

THE GRAIN GROWERS' GUIDE

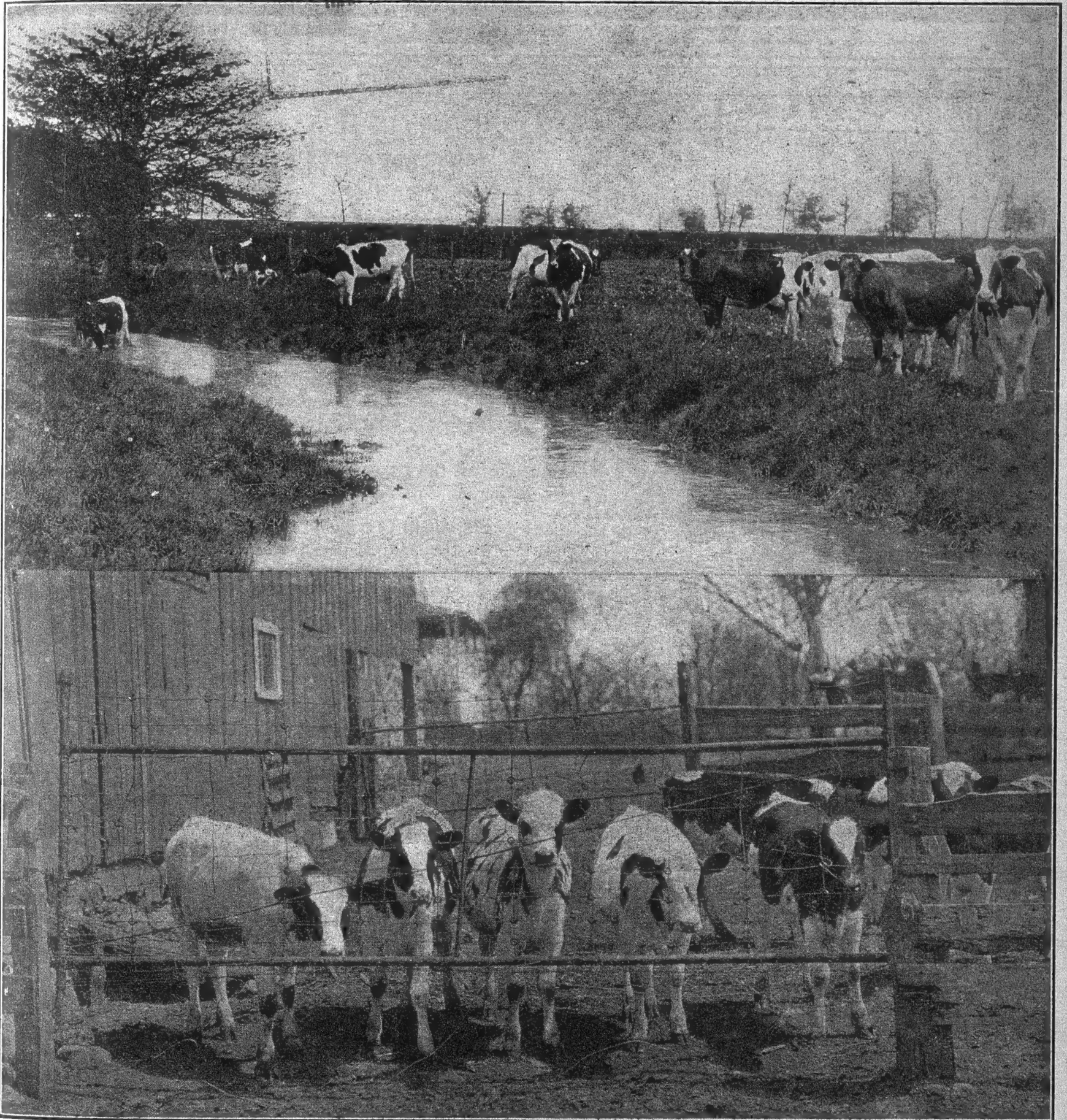
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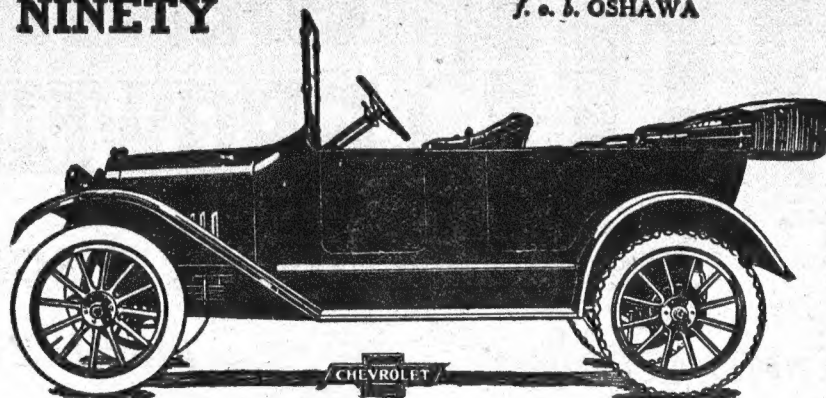
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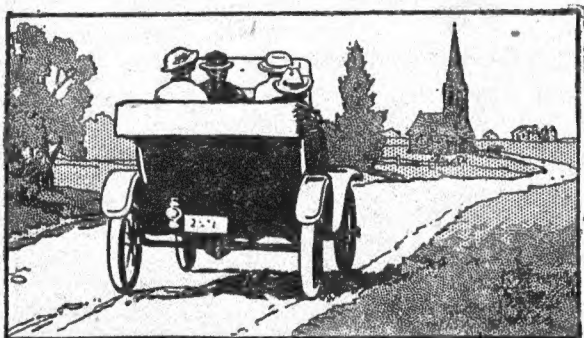
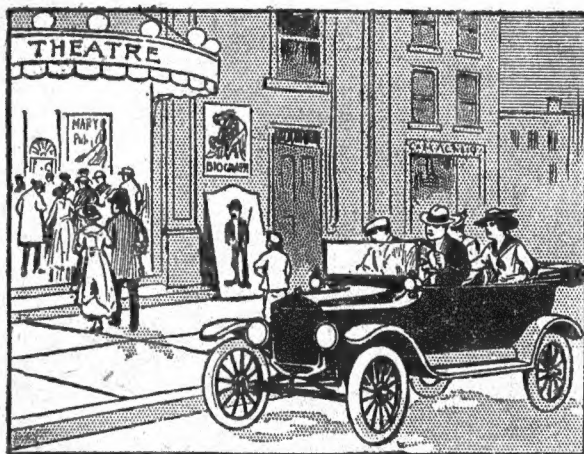
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THE GRAIN GROWERS' GUIDE

"Equal Rights to All and Special Privileges to None"
A Weekly Journal for Progressive Farmers

Published under the auspices and employed as the official organ of the Manitoba Grain Growers' Association, the Saskatchewan Grain Growers' Association and the United Farmers of Alberta



The Guide is the only paper in Canada that is absolutely owned and controlled by the organized farmers—entirely independent, and not one dollar of political, capitalistic or special interest money is invested in it.

GEORGE F. CHIPMAN, Editor and Manager
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Home Editor: Francis Marlon Beynon

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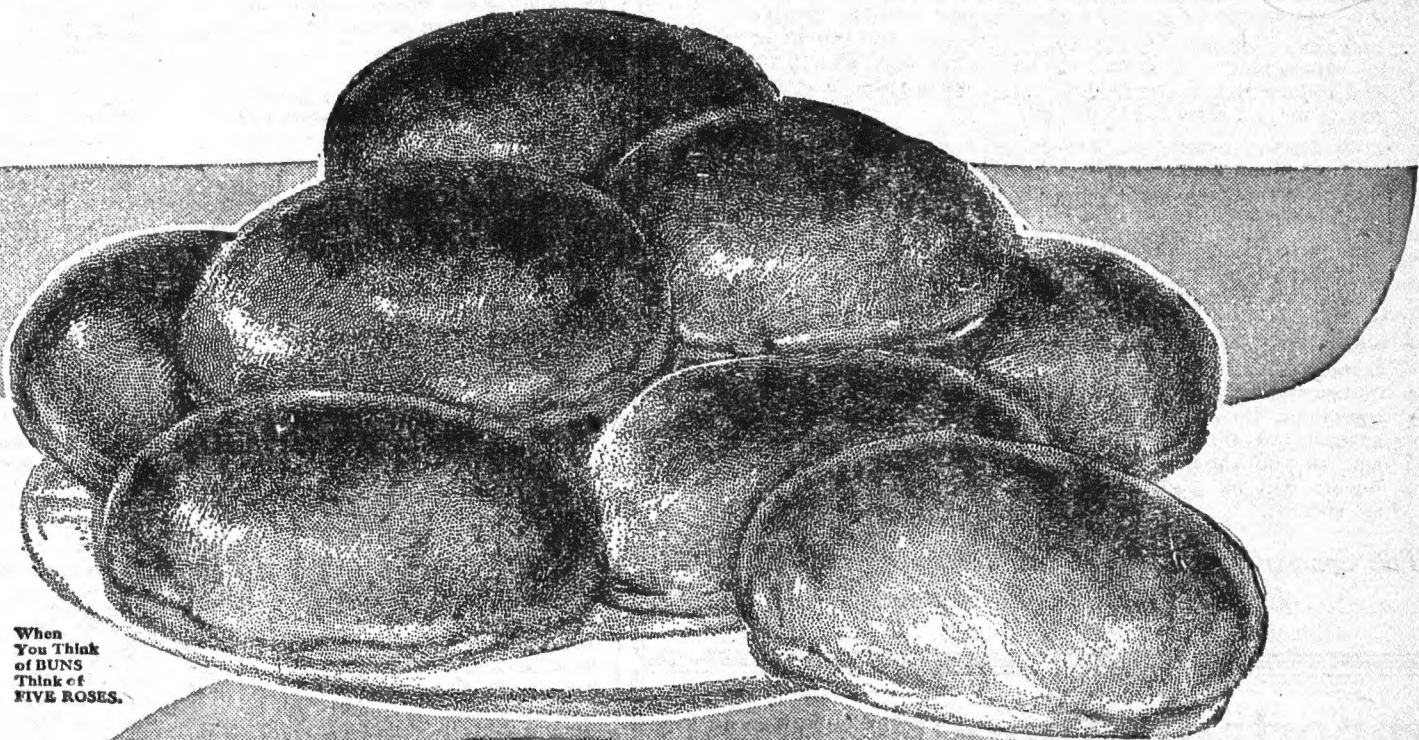
SUBSCRIPTIONS AND ADVERTISING

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No discounts for time or space on any class of advertising. All changes of copy and new matter must reach us seven days in advance of date of publication to ensure insertion. Reading matter advertisements are marked "Advertisement." No advertisement for patent medicines, liquor, mining stock, or extravagantly worded real estate will be accepted. We believe, thru careful enquiry, that every advertisement in The Guide is signed by trustworthy persons. We will take it as a favor if any of our readers will advise us promptly should they have any reason to doubt the reliability of any person or firm who advertises in The Guide.



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Report of Fourth Annual Meeting

The Fourth Annual Meeting of this Company was held at the Head Office on March 15th, 1917, when the Annual Report for the financial year ending January 31st, 1917, was presented. 1,600 shares were represented by Shareholders and Proxies. All monies are invested in Mortgages and Agreements of Sale, of which the Company holds \$202,331.31. The authorized capital is \$500,000.00, of which \$454,100.00 is subscribed and \$175,372.97 paid up, leaving only \$45,900.00 of the authorized capital unsold. Shares sold since January 31st, 1916, represented \$50,200.00 of the capital stock. Cash on hand and in the bank, \$2,873.50. The statement also shows deferred profit in respect of discounts not yet earned, \$19,000.00.

A dividend of 6 per cent. was declared, making an average of 9 per cent. per annum which the Company has paid in cash to the Shareholders since the Company was organized on July 2nd, 1913.

The Shareholders present were fully satisfied with the marked progress the Company has made since its inception, considering the strenuous financial times through which it has passed, and especially with the conservative manner in which the Directors and Management have conducted the Company's business. With only \$45,900.00 of the authorized capital for sale, and the general improvement of financial conditions, the future should augur well. Expressions of approval of the Management by individual shareholders will be published in the Annual Report. A copy of this Report will be gladly forwarded to any interested party on request.

This Company Buys Clear Title Agreements of Sale at a discount on approved Farm property.

Important Announcement

Unreserved Auction Sale

On Thursday, March 29, 1917, at 12 o'clock sharp

Instructed by Mr. Sampson, who has sold his farm, 1 mile East of Delacour Station, G. T. Rly.

52 Head Horses, 204 Head Cattle
100 Head Hogs, Farm Implements, Household Furniture, Chickens, etc.

THE HORSES COMPRISE: 52 Extra Good Work Horses, 1,300 to 1,600 lbs., including well-matched teams

CATTLE COMPRISE: 24 Head Good Milk Cows; 47 Head Range Cows; 53 Head 8-year-old Fat Steers, been on full feed grain 70 days; 25 Head of 2-year-old Heifers and Steers; 44 Yearlings; 4 Registered Shorthorn Cows; 5 Registered Shorthorn Yearling Heifers; 2 Registered Shorthorn Bulls.

HOGS COMPRISE: 22 Head of Sows with Pigs or to Pig in April or March; 77 Head of Hogs, weighing 125 lbs. each; 5 Registered Poland China Sows; 1 Registered Poland China Boar.

CHICKENS, ETC.: 100 Head of Wyandotte Chickens; 8 Head of Geese.

FARM IMPLEMENTS, ETC.: 2 20-Hole Double Disc Sylvester Grain Drills; 1 Land Packer; 2 Disc Harrows; 1 4-Section Steel Harrow; 2 14-inch P. and O. Stubble Gang Plows; 2 16-inch Cockshutt Sulky Breakers; 1 14-inch Emerson Gang Breaker; 1 14-inch Walking Plow; 8-ft. McCormick Binder; 1 Deering Mower; 1 Deering Rake; 1 Ideal Manure Spreader; 1 Cultivator; 13 Farm Wagons; 2 Grain Tanks; 2 Water Tanks, with Pumps and Hose complete; 10 Bundle Racks; 1 Blacksmith's Outfit; Number of Tents; 3 Gasoline Pumping Engines; 1 3-Horse Sharples Engine with Magneto and Battery; 1 10-Horse Gould, Shapley & Muir Engine; 1 10-inch Grinder; Forks, Shovels, Chains, Hammers, etc.; 1,500 7-ft. Cedar Posts; 1 Cook Car, Stove and Dishes complete, for 20 men; 1 Sleeping Car for 18 men; 1 Democrat; 1 Buggy; 2 Good Stock Saddles; 35 Sets Heavy Work Harness; 1 Set Single Buggy Harness; 1 No. 17 De Laval Cream Separator; number of Pails and Milk Cans.

75 H.P. CASE STEAM ENGINE, carrying 150 lbs. pressure of steam;
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1 REO AUTOMOBILE, Electric Light and Self-Starter.

HOUSEHOLD GOODS: 1 Willis Piano; 1 Edison Graphophone; 1 Typewriting Desk; 1 L. C. Smith No. 5 Typewriter, good as new; 1 Parlor Suite; 1 Sideboard; 1 Kitchen Cabinet; Dining Room Chairs and Bedsteads; 1 Gurney Oxford Steel Range; Dishes and Cooking Utensils; 1 Fireproof Hall Safe, and other articles too numerous to mention.

TERMS CASH. NOTE—Train leaves Calgary G.T.P., at 10.50 a.m.

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Alberta Women's Institutes' Convention

A large and representative gathering at Calgary listens to able addresses

Women have arrived to stay in provincial affairs in Alberta. One short demonstration of the cordiality given any of their gatherings would do more than convince the skeptic. The cordiality and spirit of beneficial assistance which was extended to the Farm Women at their last convention have also marked the third annual gathering of the Women's Institutes of Alberta, which was in session at Calgary for the last three days of the week. There was some repeating of platitudes, of course, such always break the ice and put even the unsuspecting audience in good humor, but every address of the many splendid ones arranged for the meeting breathed the seriousness and sincerity of the speakers in the power and influence of Alberta's enfranchised women, interwoven with the impression that what was the fair, just and right thing appealed to the women's sense, not the fact that party or politics had anything to do with the matter.

Five hundred delegates attended the convention, the largest on record, and that the speakers appreciated the evident intelligence and broadmindedness of the gathering was apparent thruout. They were asked to listen to many varied appeals to their sympathy and their assistance and, needless to say, the former was readily given and the latter may be expected when, in due course, matters approach them in their home districts.

Matters of economical, social, and moral welfare and patriotic interest were all brought to them for their co-operation and aid in solving the problems connected with them.

His Honor Lieutenant-Governor Brett, in opening the convention, paid tribute to what the women of the rural districts were doing in aiding the war prosecution in so far as not only food production, but also war relief work was concerned. With new avocations opening every day to women, they would be expected to enter many fields which had hitherto belonged to men, altho to them he delegated the duty of making life on the farm desirable to the best type of man.

Dr. Rutherford, vice-president of the Agricultural Board of Education, welcomed the convention in the absence of the Chairman, Hon. Duncan Marshall. He, also, emphasized the great work of the woman on the farm. Farm life, he said, was slowly coming to be recognized as the most desirable form of life. The telephone, automobile, and motor power had brought many changes, and along with them agriculture was being changed from the slavery of olden days to a scientific pursuit. He did not ask the women to allow their interests to centre there alone. With their enfranchisement and accompanying powers it was up to them to get the country out of the mess into which the politicians had plunged it. Alberta's system of agricultural education, with its nucleus of three agricultural schools, combined with a special course in the university, was the best in Canada, and he urged that every boy and girl on the farm take advantage of these.

His Worship, Mayor Costello; Mrs. MacWilliams, of the Canadian Club; Mrs. Kerby, president of the local Council of Women; Mrs. Sharples, of the Musical Club—all Calgary organizations—spoke words of greeting. Mrs. MacWilliams spoke of the warnings by many men that women were in danger of going too far afield in their new public interests. This was only a sign that they had enlarged their sphere of usefulness and were giving service not only to their limited home circle, but to humanity. Mrs. Kerby made an appeal for concerted action and concentrated effort from the women of the province and she urged them not to rest on their oars but to bid for federal enfranchisement. She pointed out many points of legislation which women in non-partizan style could obtain and in which the women of the rural population had, if anything, a stronger voice where governments were concerned than their city sisters.

Mrs. Johnston, of Nelson, B.C., brought greetings from the provincial organization of British Columbia and Mrs. Gustus, of Calgary, invited the

attendance and co-operation of any of the women interested in the second annual baby welfare campaign to be held in May.

Mrs. Fleming, of Sedgewick, replied to the address of welcome.

Miss Pinkham, secretary of the Alberta Red Cross, explained the various activities of that society, in which the Women's Institutes and their members had already done so much. She made a strong plea for more help in the face of coming demands and impressed on each member that she was as surely doing her bit for the war in giving such aid, as the man in the trench.

The need of general organization for the consumer was put before the convention by Mrs. Newhall, national convener of the Women's Council's committee on economics. She wanted organization from coast to coast for the consumer, as was already enjoyed by the manufacturer, retailer and wholesaler. It was only thru such organization that effective results in the form of legislation, etc., could be achieved. Women in Canada spent ninety per cent. of all money spent, and should demand proper recognition from the producers.

A. M. Macdonald, superintendent of the department of dependent and neglected children, spoke interestingly of the work of his department. He spoke very emphatically of the great necessity of the women of the province obtaining mothers' pensions, and the need for a home for the mentally defective and also for the delinquent girls, where, with proper equipment, in her two years of residence, a girl could be sent out to the world prepared to earn her living. Legislation regulating dance halls, cabarets, cafes, and rooming houses could not be too strong. Many proprietors did all that was humanly possible to better conditions, but many more did not. He pointed out that of the hundreds of cases his department dealt with each year, a great majority of the most serious ones came from the country. This he ascribed to the fact that people in the country, thru fear of being thought interfering, did not report cases, as was done in the cities. Prohibition had done much to help betterment of children but there still existed social diseases which education, not legislation, could alone eradicate.

Mrs. Johnston, of Nelson, explained the workings of the B.C. Institutes, who had included in their work, patriotic and charitable work, cooking and country courses, school visiting committees, Boys' and Girls' clubs, encouragement of corn and potato growing, prizes for best essay writing. The institutes numbered 61 and had sent \$5,000 overseas, had knit 1,800 pairs of socks, had made thousands of Red Cross articles, and had kept in touch with institutes in England and Wales. A quarterly bulletin had been published with reports of all branches and matters of interest to institutes.

Hon. Duncan Marshall, Minister of Agriculture, spoke of the great and basic need of agriculture, and warned the women to let their husbands buy no more land. The West had gone land crazy and the overwork was responsible for young people leaving the farm. He spoke of the new legislation, which gave women of Alberta an absolute life interest in the home and accompanying rights in municipal voting. It was only thru agriculture that Canada could hope to pay off the great debt that was piling up.

A. H. Clarke, K.C., M.P., spoke of the legal status of the married women. Mr. Pettigrew, a veteran, put in a plea for sympathy on behalf of the returned soldiers and the soldiers' widows when betterment of conditions for these would become a matter of legislation.

The superintendents' report showed 135 branches, 3,700 membership for the year, 28 new branches and 700 new members had been the increase, while \$13,350 had been raised for patriotic and war relief work. Several recommendations were brought in by the executive and reported by the convention.

As a result, the provincial legislature will be asked to establish a magazine for the institute, to enlarge the institute's library, to arrange conferences of

Continued on Page 46

The Grain Growers' Guide

Winnipeg, Wednesday, March 21, 1917

FIXING WHEAT PRICES

What is the Dominion Government going to do with the wheat crop of 1917? This is a question uppermost in the minds of tens of thousands of farmers in this country. The British Government requires an adequate supply of wheat and Canada is the nearest source from which that supply can be secured. Three weeks ago Sir George Foster, minister of trade and commerce, proposed to the Canadian Council of Agriculture that the crop should be taken over at a fixed price, which would not only insure an adequate supply to the British Government, but would also encourage the highest possible production in the West. The price proposed by Sir George Foster was \$1.30 in store at Fort William, on the basis of No. 1 Northern, the spreads between other grades to be fixed by tests showing the annual milling and baking value of the wheat. He asked representatives of the Canadian Council of Agriculture to approve of the plan and the price, but they could not accept the responsibility. The full board of the Canadian Council meeting in Regina last week considered the question at great length.

The Canadian Council of Agriculture is the most representative farmers' organization in Canada and is the only organization entitled to speak with any degree of authority for the grain growers of the prairie provinces. The responsibility which the government placed upon the council was tremendous. The responsibility was not only to protect the grain growers of the West, but also to protect the British and allied nations in the life and death struggle in which they are now engaged. The government proposal of \$1.30 per bushel was given publicity from Ottawa a couple of weeks ago and created much anxiety throughout the West. The Canadian Council, with a full realization of its responsibility and with a desire to be fair to its own people and to the British Government, reached a decision which was embodied in the following statement and telegraphed immediately to Sir George Foster on the evening of March 13:—

"Respecting the matter of fixing or guaranteeing a price for the surplus crop of Canadian wheat, for the year 1917, discussed with you at your request in Ottawa on March 3, by representatives of the Canadian Council of Agriculture, your suggestion that a price be fixed about \$1.30 per bushel, basis 1 Northern, Fort William, for the entire crop, was considered by the full meeting of the council here today and after full deliberation upon the matter, the council, having in view the present high cost of production, believe that to ensure maximum production of wheat for the coming year it is advisable to fix a minimum price covering all of this year's crop, and this council therefore recommends that a minimum price at Fort William of \$1.50 per bushel, basis 1 Northern grade, be guaranteed, and that a maximum price of \$1.90, basis 1 Northern, Fort William, be fixed. Spreads in price on grades lower than 1 Northern to be fixed on the actual difference in value between such grades, as determined by milling and baking tests, or, if a flat price be decided upon, such price should be \$1.70 per bushel, basis 1 Northern, Fort William; this being less than the average price of 1 Northern at Fort William during the last six months."

It will be noted that the council expressed a preference for a minimum and a maximum price, but in deference to the government's request they also recommended a fixed price if the government prefers that course. Immediately the report reached Ottawa and was published the government press announced that there was a strong feeling that the Western farmers were trying to hold up the British Government. This view cannot be justified by an examination of the facts. The Western farmers did not ask the government for any protection on their wheat prices and they have never done so in the past. They are willing to accept a minimum of \$1.50 per bushel and take their chances on the market,

with a maximum of \$1.90, or they are willing to accept a fixed price of \$1.70. The grain growers have never had any power or influence in fixing the price of their grain. It has always been dumped on the open market with the wheat from other parts of the world and the price before the war was ruinously low.

Farmers are practically the only class of producers who have no voice in fixing the price of their own product. Manufacturers of all kinds, railways and banks, fix absolutely their own prices and they fix them just as high as they possibly can. Since the outbreak of the war many of the manufacturers have made very large increases in their prices beyond all reason and under shelter of the protective tariff and other protective legislation. The government has never made a move to regulate these prices nor to protect the consumer in any way. The cost of living has gone up enormously and the government has permitted it to keep on going up. In every other one of the warring countries the governments have taken steps to regulate the price of almost everything, the British Government going farther than most any other country. In Canada, munition manufacturers have been permitted to make munitions at a profit, in some cases running as high as 500 per cent. If any person has been holding up the British Government it is the munition manufacturers, who have been making such enormous profits and the government has permitted it, and, by so doing, approved of it.

On the other hand, the grain growers have been getting a big price for their wheat since the outbreak of war entirely because of conditions over which they had absolutely no control. The government has asked them to accept \$1.30 per bushel. That is, the government has selected the industry which has shown the least profit for the past twenty years and asked that the farmers shall be the first to make a sacrifice. The fixed price of \$1.70 per bushel, which the farmers have asked, is lower than the average price of the past six months and lower than they would probably receive in the open market during the coming fall and winter. Everything the farmer buys has increased enormously in price, and many farmers are paying \$60 or \$70 a month for inefficient farm help. Under the circumstances the price they have asked is not unreasonable. If, however, the government of Canada is prepared to take steps to regulate the prices of other products and so reduce the farmers' cost of living and cost of production, undoubtedly the grain growers would be willing to accept a lower price for their wheat. But if the government permits and approves of combinations, trusts and agreements by which the price of everything is being put up, and by which corporations are making profits hitherto undreamed of, then the government is not justified in asking the farmers to produce wheat at less than a reasonable profit.

The Western farmers will take second place neither to the government nor to anyone else in their patriotism and in their determination to prosecute the war to a successful conclusion. Their brothers and sons are in the trenches and many of them are sleeping their last sleep "somewhere in France." Those who remain at home are prepared to do their duty and will do it to the end. They are prepared to sacrifice to any degree and we believe that the majority of them feel that the time has come to make a sacrifice. But that sacrifice should be made by all the people of Canada and not alone by the farmers who have done most of the sacrificing in the years gone by.

If the protective system is all that its supporters claim for it Germany ought to be the most prosperous country in the world, because

everything the German gets nowadays is "Made in Germany."

FARM FINANCE

To any person who reads in this issue the letters from the farmers giving their financial experiences, it will be clear that we have tapped a new and important source of valuable information. Very little attention has been given to the many problems of farm finance. In the early days and in fact at the present time to a great extent chief emphasis is laid upon agricultural production. To many well intentioned advisors of the farmers the great and only problem is to produce more. The question of marketing is receiving more and more attention and both farmers and their advisors are learning that the profit and loss account of the farmer is affected quite as much by the marketing and distribution question as by production. It is time that more attention was given to farm finance in its various phases. The letters published in this issue, and many others for which we had not space, indicate that the farmers' financial problems are many and varied. If the farmer can be financed in his various operations at a reasonable cost it will afford to many a saving greater than their average annual profit. Farmers today, or at least a great many of them, are getting their credit from banks, merchants, implement dealers, horse dealers, neighbors and other sources. The cost of such credit runs anywhere from 8 to 50 per cent. and is a burden hard to carry. A solution of this great problem will have an important bearing upon the prosperity of Western agriculture.

It is quite apparent from the experiences of farmers with their bankers that there are different kinds of farmers and bankers in this country. There are some bankers and some farmers who are doing a mutually satisfactory business with each other. In most cases this is due to the fact that both have an appreciation of the functions and obligations of a bank, as well as the functions and obligations of a farmer borrower. It is also quite apparent that some bank managers are not doing justice either to themselves or to the bank which they represent in their attitude towards farmers and their treatment of farm business. Just in the same way there are farmers who expect unreasonable things from the bank and refuse to comply with the ordinary rules of credit. There is considerable room for improvement in this country both in banking and in farming. As Mr. Vere Brown has pointed out in his articles in *The Guide*, the well equipped and well informed banker-farmer is what is needed. We already have some of them managing country branches and more are being developed. All of the shortcomings of the country banker, however, should not be laid at his own door individually. There are some of the head offices of the banks that need a change of heart and a change in their attitude towards farm business. On the other hand, some of them appreciate the problem very clearly and their country managers are profiting thereby. Educational work in and by the head offices should be followed by educational work among the country bankers. The same kind of educational work is needed among farmers and this work could well be carried on by the farmers' organizations now in existence. It is important that a farmer should understand fully the essentials for credit so that when approaching a banker he is able to present his claims for credit in a clear and businesslike manner. When a farmer in good standing with his business records in good shape meets a well equipped banker-farmer and cannot get suf-

ficient credit then there is something wrong with the banking system. It is such cases that need thorough investigation and The Guide is prepared to assist in such investigation.

We are anxious at all times to receive from farmers their actual experiences with banks and other institutions, whether favorable or unfavorable. We want to know whether these financial institutions are giving good service because such experiences are very helpful to other farmers. We also want to know when they are giving poor service because with such knowledge the service can be improved. Such correspondence is always treated confidentially and the writer's name is not divulged without permission. We would also extend an invitation to country bank managers to give us their side of the question for publication. We should like to know of their difficulties with farmers and receive suggestions for improvement. We will also be glad to receive from bank managers criticisms or suggestions on the banking system or salaries paid to bank managers or anything relating to improve banking service. Bank managers may write freely to The Guide on these questions, and their correspondence will be treated in absolute confidence, whether for publication or otherwise.

THE FARMERS' PLATFORM

At the annual meeting of the Canadian Council of Agriculture in Regina last week the farmers' platform, which was drafted by the Canadian Council of Agriculture in December last and which has several times been published in The Guide, was discussed. Since December it has been unanimously endorsed by the farmers' associations in Alberta, Saskatchewan, Manitoba and Ontario. After careful deliberation the following resolution was approved:—

"It is a matter of the utmost satisfaction to the Canadian Council of Agriculture that the platform formulated by it has been received with favor and unanimously adopted at their annual conventions by the organized farmers of all of the

provinces represented in its membership, namely, those of Ontario, Manitoba, Saskatchewan and Alberta, and that it has been well received also by many of the citizens of the towns and cities of these provinces. It is, therefore, evident that there are large numbers of people not only amongst the farmers, but also in the urban centres who will be prepared to give their support to the principles enunciated in this platform, once they have been correctly informed thereon.

"An active propaganda of education thru the press and by the distribution of literature will therefore be undertaken by the council, and similar action by them is recommended to the affiliated associations with a view to putting the various clauses of the platform clearly before all the electors of these provinces.

"While the council has no intention of taking any partisan political action, or in any lending itself to an attempt at the formation of a new political party, or of aligning itself with any existing party, it is of the opinion that the farmers and others who adhere to this platform should everywhere exert themselves to assure the selection by all parties of candidates for election to parliament who are pledged to the support of this platform, and to faithful endeavor to give it effect by legislation."

From this it is made clear that the farmers' organization has no intention whatever of becoming a political machine nor of organizing a third political party, nor of affiliating with any of the existing political parties. The platform as drafted represents the views of the organized farmers and they propose to carry on an educational campaign in support of it. They also propose to encourage farmers everywhere thruout the West to give their support only to such candidates as will pledge themselves to support this platform when elected to parliament. The farmers in each constituency will take any political action they choose to secure the selection and election of such candidates, but it is distinctly understood that neither the Canadian Council nor any of the provincial associations will engineer any political campaign. If the farmers who believe in this platform will themselves determine not to cast a vote for any candidate who will not support the platform they will be successful in electing a large number of candidates pledged to this platform at the next election. Wherever there are now no

candidates nominated it would be an excellent and proper move for the farmers and others in that constituency who support this platform to call a convention and nominate their candidate as soon as possible. To be first in the field is a big asset in a political campaign. Where there are now candidates in the field they should be given an opportunity to express their views on the platform. If they accept it and can be relied upon, the victory is already practically won. If they refuse it, then it is time to nominate against them a candidate who will support the platform.

It cannot be impressed too strongly upon farmers who accept this platform that they should give financial support to the candidates who pledge themselves to it. Such candidates who give their time and energy should not be expected to pay their own campaign expenses. Every farmer who believes in this platform and is supporting a candidate who believes in it can well afford to put up \$5 or \$10 towards campaign expenses. If this platform is enacted into legislation it will mean a saving of from \$100 to \$500 a year to every farmer in Western Canada. Surely it is worth advancing \$5 or \$10, or even more, in prosecuting a campaign to secure the enactment of this platform into legislation.

In a last Patriotic Fund campaign, twelve of the largest manufacturers of war supplies in Montreal, where the greatest proportional percentage of this work is done, only contributed \$82,000 or about \$7,000 each. One company, the Montreal Ammunition Company, which has cleared over \$3,000,000 since the war began, gave only \$5,000. There were a lot that gave nothing. Do we need confiscation of war profits?

The German submarine campaign has developed to an even greater degree the spirit of British determination. It is Germany's last stand and she will be defeated as in all her other attempts, even tho the cost will be terrific.



THE CANADIAN COUNCIL OF AGRICULTURE

On March 3, at Ottawa, Sir George Foster, Minister of Trade and Commerce, proposed to a committee, representing the organized grain growers of the West, that the Canadian government take over the entire wheat crop of Canada for 1917, at \$1.30 per bushel. The British government required the wheat and were willing to pay this price. The farmers' committee could not agree to the price and it was agreed to take it up at the annual meeting of the Canadian Council of Agriculture in Regina on March 13, 14 and 15. After careful deliberation the Canadian Council recommended a minimum of \$1.50 per bushel, with a maximum of \$1.90 per bushel, or if the government preferred a flat price, the Council recommended \$1.70 per bushel, as they felt that any lower price would discourage rather than encourage a large production. The Canadian Council of Agriculture consists of the executive officers of nine farmers' organizations in Alberta, Saskatchewan, Manitoba and Ontario, including the United Farmers of Alberta, The Alberta Farmers' Co-operative Elevator Company, The Saskatchewan Grain Growers' Association, The Saskatchewan Co-operative Elevator Company, The Manitoba Grain Growers' Association, The Grain Growers' Grain Company, The Grain Growers' Guide, The United Farmers of Ontario and The United Farmers' Co-operative Company of Ontario. The photograph shows the delegates present at the Canadian Council meeting in Regina, where the above prices for the 1917 crop were recommended to the Canadian government.

Back row (left to right):—J. B. Musselman, Secretary Saskatchewan Grain Growers' Association; F. J. Collyer, Director, Grain Growers' Grain Company; Peter Wright, Director, Manitoba Grain Growers' Association; C. W. Brown,

Director, Alberta Farmers' Co-operative Elevator Company; R. M. Johnston, Director, Saskatchewan Grain Growers' Association; J. L. Rooke, Director, Saskatchewan Grain Growers' Association; E. J. Frearm, Secretary, Alberta Farmers' Co-operative Elevator Company; Jas. Robinson, Director, Saskatchewan Co-operative Elevator Company; A. G. Hawkes, Vice-President, Saskatchewan Grain Growers' Association; W. D. Trego, Vice-President, United Farmers of Alberta.

Second row (left to right):—Geo. F. Chipman, Editor, Grain Growers' Guide; C. W. Gurney, Manager, United Farmers' Co-operative Company of Ontario; John Morrison, Vice-President, Grain Growers' Grain Company; John F. Reid, Director, Grain Growers' Grain Company; R. J. Avison, Director, Manitoba Grain Growers' Association; J. S. Wood, Vice-President, Manitoba Grain Growers' Association; J. W. Wood, Vice-President, United Farmers of Alberta; John Kennedy, Vice-President, Grain Growers' Grain Company; Thomas Sales, Director, Saskatchewan Grain Growers' Association.

Front row (left to right):—Fred W. Riddell, Manager, Saskatchewan Co-operative Elevator Company; T. A. Crerar, President, Grain Growers' Grain Company; H. W. Wood, President, United Farmers of Alberta (New President Canadian Council of Agriculture); R. McKenzie, Secretary, Canadian Council of Agriculture; J. A. Maharg, President, Saskatchewan Grain Growers' Association (Retiring President Canadian Council of Agriculture); R. C. Henders, President, Manitoba Grain Growers' Association; C. Rice-Jones, President, Alberta Farmers' Co-operative Elevator Company; Hon. Geo. Langley, Vice-President, Saskatchewan Co-operative Elevator Company.

Surmounting Financial Difficulties

Farmers' financial experiences---How conditions could be mutually improved

Perhaps a description of my experience in farm finance is not extensive enough to merit consideration, yet I think it is worth expressing, because it represents a class of farmers deserving yet almost wholly unprovided for by the present available sources of credit, and in another sense because it has been successful.

When I started farming I had less than \$500, health and strength, ambition, and a sound knowledge of farming. I began by purchasing an improved half section, all broke and good buildings, paying no cash down and getting exceptional terms at 6 per cent. The price was \$7,700. I had everything to buy, and if anyone appreciated and needed credit I did. My thoughts turned to that unlimited source of money—the banks. I went and talked with the managers of two. They explained their business, complimented me on my nerve, and said there was nothing doing. I found implement dealers, merchants and farmers more approachable, and succeeded in getting five horses, a fairly good line of equipment and seed and a year's credit out of the \$500. I got cows and poultry, too, and then proceeded to put into force the "ability to make good" that is supposed to carry weight with the manager.

The first year I paid interest and a percentage on my notes, but the shortage of money was awful, and this fact was emphasized by the realization that I had ability to make 30 to 50 per cent. interest on it. Taking a good man with me, I again tried the bank. He wanted my business and my deposits, but said his institution preferred lending ten to twenty thousand to city firms rather than \$200 to such as me. I knew that my statement was uninviting to him, but I needed money and knew I could repay it, but it was plain that the bank was not an available source. It takes capital to farm a half section right, so to get it I bought stock at credit sales, turned them over for cash, getting money thus at 8 per cent. on which I estimated I could make from 30 to 50 per cent. I found that notes were generally good for two years with good management, and I was very particular to keep them in order.

Most Young Men in Same Position

Thus for three years I farmed on the credit of my neighbors, and I find that nine out of ten of the young men who start farming have to do the same, and the majority get little further ahead, mainly thru lack of capital. The banks could be a great help to such, but more value must be put on integrity, progressiveness and sound farm methods as an asset by the banker.

The next year I tried another bank. I had made good progress. The manager admitted it, but would only advance \$100 with a good man on the note. This was only available because I was nominally an owner, married and settled, and I carried life insurance enough to cover all my liabilities. I found that a renter had no credit whatever, and one-third of my neighbors were of that class. I paid my note in the fall and got \$300 the next year. Crops were very poor but I had twenty head of young cattle. These I did not want to sell. I wanted to pay one-third of my note and carry the balance over, giving unsaleable produce and cattle as security. I tried to reason with the manager, but his policy was to pay up and start afresh after April 1. Therefore I had to sell most of my cattle to clear up for three months. Needless to say, I concluded this was no farmer's banker and of little real value as a source of credit. Why did I fail? Not by faulty methods; I did not have capital enough to be independent and the manager was not considerate of the nature of my situation.

I then tried a third bank, the manager of which very cheerfully advanced me \$500 on the strength of my statement and his idea of my ability to repay. I told him all my former experiences, and he assured me that if my business was conducted right with the bank I would never be crowded for money. I have had success and adversity since, but have been made to feel that in this farmer-banker I have a source of credit I can rely on. I have improved my farm and stock, and several times met my payment entirely with profit gained by holding stock or grain till a suitable market offered. In the true sense of the word I am not yet a first-class risk, and yet this bank is willing to finance me in any sound under-

These letters are only part of those received in reply to our "Financial Experience Number" competition. They are all fully signed letters, but obviously we cannot give the real names or addresses. For the same reasons we cannot announce the winners, tho all contributors will be advised regarding such privately. We would be glad to have similar letters from other farmers as this is a most interesting and important work to which many more can make valuable contributions.

taking, such as cattle investments, for a period of two to three years.

Farmer-Banker the Kind

If I could have obtained similar credit earlier in my experience I could have made the same progress in two-thirds the time and eliminated tremendous waste of farm by-products. If I was starting farming again with no capital, I would try and find a farmer-banker sooner, as I find acquaintance and self-confidence are powerful levers in breaking down the inevitable reticence of the banker towards the farmer who has no assets except ambition and ability.

That there is a lack of co-operation between the banks and the farmer is evident. I think there is fault on both sides. A crowd of farmers can at any time be found unanimous on the points, "You can't get money from the banks," and "It's no use getting money from a bank to buy cattle." The first idea breeds distrust that I find may be unfounded when a good farmer and a good banker get together. The latter idea is mostly always fact. This condition tends to keep the borrowing or unestablished farmer in the line of exclusive grain growing, which makes him a hazardous risk to the banker and an unprofitable farmer for himself. The remedy is longer term loans and a more sociable spirit on the bankers' part to dispel the idea that to borrow

a C.P.R. land agent to buy a farm out here in Alberta. As he represented it to me, the company would be glad to assist me in any and every way to make a success of the undertaking. According to him, the company was not looking for immediate profits, but with an eye mainly to the development of the country. Yes, that is what he said. Besides getting the C.P.R. land out here I took up a homestead, and I managed to spend on breaking the land, on horses and implements, fencing, barns, well, dwelling house and livestock practically all those dollars I told you I had laid away from time to time.

My first crop was a failure, and that, combined with some sickness, loss of a horse and some other livestock, left me so that before my second crop was out of the ground the dollars in my pocket were about as plentiful as the hairs on a billiard ball.

I am situated about equal distance between two towns on the same railroad, but in which there are branches of two different banks. When I came here I deposited money in both banks, and from time to time bought implements, goods of all kinds in both towns. When I became short of money my first impulse was to go to one of the banks and request a loan. The preliminary questions over, the manager asked me if I was acquainted with anyone in town. I mentioned a well-known business man, and was requested to bring him in. Thinking the manager wanted him solely for purposes of identification (he was a new manager), I went out and got the man, told him what was wanted and asked him to come over to the bank with me. Imagine my surprise when the manager asked him if he wanted to endorse for me. He didn't want to and I didn't want him to. Except for buying some things from him and paying him cash for them, I was no better acquainted with him than I was with any other man in the country. I told the manager this, and explained to him that I had resources of my own. If I could borrow a little money on them well and good, if not I did not want to borrow on the resources of any other man. The manager declined then to do any business with me. What his reasons were I did not know and do not know to this day.

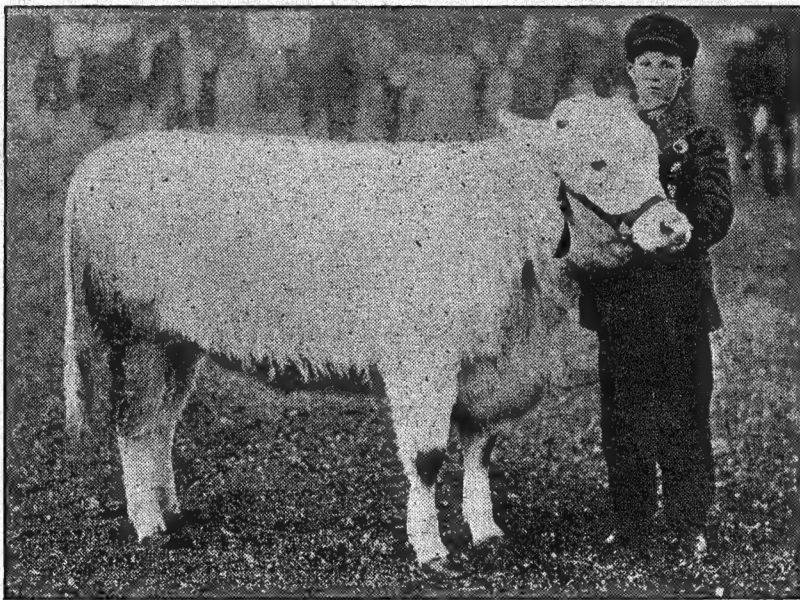
Rather crestfallen but determined to have some ready money I went to the other bank and had much the same experience. Neither manager asked what I owed or owned, simply declined and let it go at that. The only explanation I could get was the newspaper declaration that "money was tight."

Used His Life Insurance

I went home and consulted with my better half. We must have money. So far we had paid cash for everything, and as we were a considerable distance from town we had made no attempt to produce butter or eggs beyond our own use. As I had spent most of my time developing my new farm, I had had little opportunity or inclination to become well acquainted with local merchants, and in consequence had no credit standing with any of them. Looking the situation over, I could see no direct way out. We had no livestock we could spare except some pigs that were not in shape to be sold. It all rather hurt my pride. I had a good many thousand dollars tied up, but because I had paid cash for everything and had made no business friends or acquaintances and had asked no credit or favors I was apparently penalized. Suddenly I thought of the life insurance, and as it would take about two weeks to get a reply, I wrote and mailed the letter immediately. In time the reply did come. I have forgotten the exact procedure, but one document after another had to pass back and forth to be signed by me and the beneficiary, the policy had to be surrendered and other rites gone thru, so that several months went by before I got the real money in my hands.

This experience, while being a little humiliating, taught us that to a person who has never been without means the contemplation of such a catastrophe is much the worst part of it. Somehow or other we lived and kept our health, and I believe we even managed to keep our dignity, tho at some times it was a close call. Beginning then, I opened accounts and found that a merchant to whom you owe a dollar is a much more friendly merchant and takes a greater interest in you than one from whom you merely buy a dollar's worth of goods and pay

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Phillip Robinson, of Millwood, Man., with his Shorthorn heifer that won the championship for him in the Boys' Fat Calf Competition at Brandon Winter Fair. There were 39 entries this year with 20 prize winners and a \$5 prize was awarded to all those outside the regular prize money. Lady Maude Cavendish handed the boys their ribbons.

\$500 at 8 per cent. is seeking a great favor from a wealthy institution, when it should be a business consideration as desirable to the banker as the farmer.—"AGRICOLA."

LIFE INSURANCE SAVED HIM

When I was nineteen years old I took out a twenty-year endowment life insurance policy. The first year's premium was \$45, and from then on the premium was to decrease each year, the average amount being about \$33. In this way at the end of the twenty-year period I would pay in about \$666 and receive \$1,000, besides having my life insured for \$1,000 during the whole period. The policy has been very satisfactory, and I believe if I had it to do over again I would take out practically the same kind. The policy carried with it a provision by which I could borrow money from the company, the amount increasing with the age of the policy.

For many years I paid the premiums regularly and besides that, from time to time, I hid away a few other dollars. Five years ago I was persuaded by

Making Life Insurance Safe

How the Public is protected by Government supervision and regulation

By George Gilbert

No portion of a man's estate can be more secure, dollar for dollar, than his life insurance. So absolute is this security that it is practically impossible for a policyholder to lose a dollar of the face value of his policy, if he is insured in a legal reserve company licensed by the Dominion Government. No other business in this country is surrounded by the same safeguards for the public as is the business of life insurance. No bank, loan company, mortgage corporation, trust company or other financial institution doing business in Canada carries the government O.K. as to its ability to carry out its contracts with the public that is carried by the life insurance company doing business under a license from the Dominion Government. This statement does not apply in the same degree to provincial companies not under Dominion government supervision, because, while the insurance laws of a province may be adequate, the expert inspection and examination required in order to ascertain whether the laws are being lived up to in every respect may not be provided for—a vital defect.

The Dominion government has not only prescribed an absolutely safe standard of solvency for the life companies but, thru its system of supervision it makes sure that the companies conform to the prescribed standard. This supervision is carried out by the Dominion Insurance Department, which is manned by experts capable of examining into the affairs of the companies and ascertaining if the requirements of the strict Dominion insurance laws are being complied with in every particular.

As the price of life insurance is paid by instalments or premiums over a number of years, while the benefit or payment of the amount of the policy may be deferred for a long period of time, it is but proper that the policyholder should be protected against the failure of a company to carry out its contracts. That every policyholder in Canada is so protected is due to our insurance laws and our government supervision of insurance companies.

While these strict insurance laws and close government supervision may not be needed in the case of the great majority of our life insurance companies, which are soundly managed and give more ample security than our laws call for, they furnish a guarantee that all licensed life companies are safe to insure with.

All Companies Licensed

In the first place our insurance laws require that before a life company can transact life insurance thruout Canada it must obtain a license from the Dominion Superintendent of Insurance. Before the superintendent can issue or renew a license he must satisfy himself that the requirements of our laws have been complied with and that the company is in a condition to meet its liabilities. All outside companies must maintain assets in Canada equal to their liabilities in Canada, except in respect of policies issued prior to March 31, 1878.

Another requirement of our insurance laws is that an annual statement must be filed each year with the Insurance Department, under oath, showing in detail the assets and liabilities, income and expenditure, and other information deemed necessary by the Insurance Department. Two half-yearly statements must also be filed showing the securities held at the end of June and at the end of December of each year. By a yearly inspection of each company, the experts of the Insurance Department must verify the correctness of the statements filed, and see that the correct figures are published in the annual report of the Superintendent of Insurance.

If deemed necessary, further examination may be made into the affairs of a company, and its books must be open for the inspection of the superintendent, who has the power to examine under oath the officers or agents of the company.

Once every five years, or oftener, the superintendent must value by the net premium method all the policies of the Canadian companies and all the Canadian policies of the other companies licensed to do business in Canada. The basis of valuation is the Om (5) Table of Mortality and 3½ per cent. interest. If any deficiency in assets is shown by this valuation it must be made good, or the license will be withdrawn. The superintendent also has power to visit the head office of any outside company, and examine into its condition and affairs.

The superintendent, or any officer or clerk under him, must not be interested directly or indirectly as a shareholder in any insurance company doing business in Canada. All amalgamations of companies, and transfers of business, must have the sanction of the government. If policy holders representing one-fifth of the total amount of insurance in a company object to the amalgamation or reinsurance of its business, the government must withhold its sanction.

Investment of Funds

All salaries, directors' fees, etc., must be authorized by a vote of the policyholders in a mutual company, and by a vote of the shareholders and

or of any other life insurance company licensed to do business in Canada.

The companies may lend their funds on the security of:

(a) Any of the bonds, debentures, stocks above mentioned, or

(b) Real estate or leaseholds subject to certain limitations. No loans to directors except policy loans are permitted.

A Canadian company doing business outside of Canada, must at all times retain in Canada and under its own control assets at least equal to the amount of its total liabilities to its policy holders in Canada, and at least two-thirds of the amount of these assets must be investments in or loans upon Canadian securities. Life companies must not be interested in the promotion or formation of any other company, and underwriting of the stock of other companies is restricted. The superintendent must allow as assets only such securities as are authorized by the Insurance Act.

Policy Contains Contract

The policy must contain the whole contract between the company and the assured. That is, rules and regulations, by-laws, applications, etc., cannot be made a part of the contract unless endorsed upon or attached to the policy when issued. The agent of the company cannot be deemed to be the agent of the insured. Estimates are forbidden of the profits or dividends expected to be received under any policy. Rebates or discrimination in favor of individual policyholders are forbidden. Premium rates must be filed with the superintendent.

Surplus must be ascertained and distributed to policyholders at least once every five years, except in case of deferred dividend policies, where the surplus must be ascertained and apportioned and must constitute a liability and be charged in its accounts accordingly. No policy of life insurance can be sold in Canada until a copy

of the form has been sent to the superintendent. It must contain provision for thirty days of grace for payment of premium; permission to engage in the active service of the militia of Canada, at such extra premiums as may be fixed; that the policy shall be incontestable after at least two years, must have tables of surrender, loan and installment values and reinstatement provision. Separate accounts of participating and non-participating business must be kept.

Stock companies must have at least one-third of their directors elected by the participating policyholders. Every holder of a participating policy must have a vote for the election of policyholders' directors. Holders of a participating policy for \$4,000 are eligible for election as policyholders' directors. Ninety per cent. of the profits arising from participating policies must go to the participating policyholders as well as a share of the profits from the sale of securities in the proportion that the reserve on participating policies bears to the total reserve.

Assessment Companies

A standard form of incorporation for new companies is also prescribed. The cost of incorporation cannot be charged to the policyholders or be paid out of capital. To show that assessment societies do not carry the guarantee of their ability to carry out their contracts that is carried by the regular life companies, these societies are required to print on every application, policy and certificate issued or used the words: "This association is not required by law to maintain the reserve which is required of ordinary life insurance companies." The words: "Assessment System" must also appear at the head of every policy and in every circular

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MANUAL TRAINING WORK AT GLADSTONE, MAN.
Learning to make all kinds of useful articles. A good line of work for some members of Boys' and Girls' Clubs.

other members, if any, in the case of a stock company. The superintendent of insurance must see that each company's investments are such as comply with the requirements of the Insurance Act. Canadian companies are permitted to invest in the following securities:

(a) Government, municipal or school corporation bonds without restriction.

(b) Bonds secured by mortgage on real estate or other assets of the company.

(c) Debentures of a company which has been doing business for not less than three years and which has not made any default in payment of interest within the period of three years from the date of the investment.

(d) Preferred stocks of any company upon which regular dividends have been paid for not less than five years preceding the investment, or the stocks of any company which are guaranteed by a company which has paid regular dividends upon its preferred or common stocks for not less than five years preceding the purchase of said guaranteed stock, providing that the amount of the stock so guaranteed is not in excess of 50 per cent. of the stock of the guaranteeing company.

(e) The common stock of any company which has paid regular dividends of at least 4 per cent. for seven years preceding the purchase, provided that not more than 30 per cent. of the common stocks and not more than 30 per cent. of the total issue of the stocks of any company shall be purchased. Investment in its own shares of the shares of another life company is prohibited.

(f) Ground rents, mortgages, hypothecs on real estate in Canada or elsewhere, where the company is carrying on business.

(g) Life or endowment contracts of the company.

Opinions on Our Banking System

Opinions of many farmers---Where the System falls down---Replies to Mr. Vere Brown

I hope that out of the discussion which is appearing in our Western papers there will result some good in the nature of more liberal accommodation to farmers for the purpose of encouraging agriculture in all its branches and better service to the public, and that the Bank Act will be considerably improved, if not radically altered, at its next revision.

In spite of the fact that Mr. V. C. Brown states that there is nothing wrong with our banking system, I beg to differ from him. While a great deal may be said in its favor it is by no means perfect. Mr. Brown puts up a splendid argument for the chartered banks, their functions and obligations to the public, but I am inclined to think there is a great deal of theory about it and while, with all due respect to Mr. Brown, he is an excellent banker I am afraid he has not had very much practical experience in dealing directly with farmers in Western Canada. If the bank officials could only have actual personal knowledge of the problems of the western farmer and the requirements of the country I am of the opinion that a great improvement would soon take place in the system. I think that the fault to a certain extent lies in the fact that a great many of the head office officials have not had actual experience in managing a country branch.

In the article above referred to, Mr. Brown states that "the allocation of that portion of the funds of banks available for protection and distribution must always be determined by competition—competition among banks for the best and safest business." This is one of the chief points in which I differ from him. I contend that there is no real competition in Canada between chartered banks as everything of a competitive nature is decided and regulated by the Canadian Bankers' Association. The rates of interest, exchange, interest allowed on daily deposits, etc., are all agreed upon and laid down by the association with the result that a customer can do no better at one bank than at another. With a farmer who is tributary to a town where there is more than one bank it is simply a question of which manager he likes best. If he is unfortunate enough to be tributary to a town where there is only one bank he is forced to do business there whether he wants to or not as I am informed the Bankers' Association have laid down a policy to the effect that a bank in a rural district must only take business from farmers living nearer to the place where it is situated than to another point. Is it not a shame that any business, corporation, or organization should be able to dictate to a man as to where he shall do business?

The principle of a farmer doing business with the nearest bank to him or a bank taking business only from customers over which it can have close supervision and a watchful eye is a good one, but if strictly adhered to often causes great hardship. I know of a great many cases of individuals who from purely personal reasons have been debarred from doing any banking business whatever. There are no doubt quite a few farmers in Western Canada who keep a large amount of cash in the house simply because of differences with their home bank in days gone by and who now refuse to do business with them, and are prevented from doing business anywhere else as the banks will tell them they are out of their territory. If a person's money is good anywhere in Canada why should his credit not be good, providing he has the necessary security to offer and a financial statement to warrant it?

Banking System a Monopoly

The banking system of Canada to my mind has developed into one of the greatest monopolies in the world. A few men in Montreal and Toronto who have the controlling interest in our larger banks practically control the finances of the whole Dominion of Canada and are powerful enough to dictate their views and policies to almost every other business and industry in the country.

Mr. Brown asserts that farmers are extended all the credit they require even at the expense of interests in the large centres, but this I cannot credit. It is only natural that large institutions, whose directors are interwoven and interlocked with other large companies are going to first protect and take care of their immediate friends and that such will get all the money they require at the expense of others.

I believe the government should give banks every

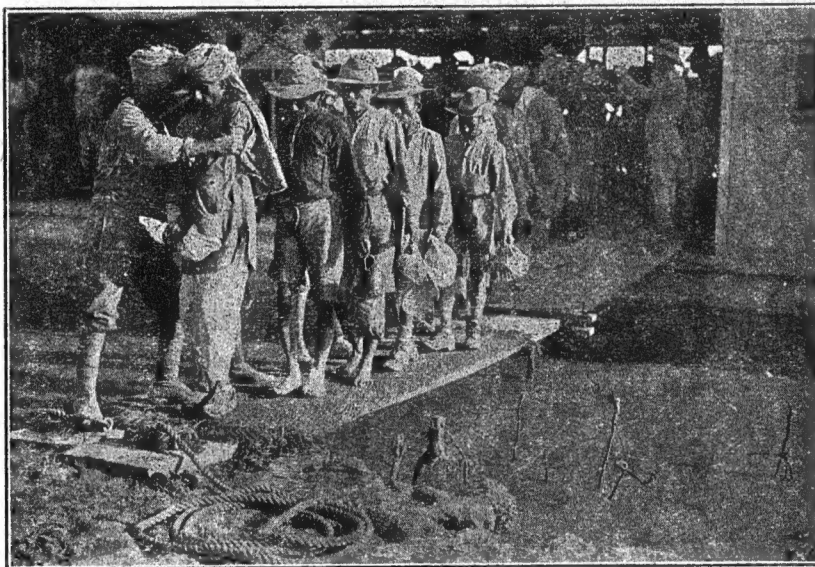
These letters are opinions on, criticisms of, and replies to the articles on "Rural Banking Credits," by Mr. Vere Brown, Superintendent of Western Branches, Canadian Bank of Commerce, recently published in The Guide. Some of the best letters must be held until later. We would like to have the opinions of other readers on this subject.

privilege and facility possible in the way of taking security as I believe they are above abusing it and that the advantages to be derived therefrom will far outweigh any possible disadvantages that may arise. The power, for instance, given to banks to file a lien for a limited amount on a homestead before the patent is issued would be a great help to a deserving homesteader to secure credit. The law in Saskatchewan, passed in 1915 to prevent a farmer from giving mortgage security on exempt chattels should be withdrawn as all such legislation only serves to help crooks and curtail the credit of honest farmers.

Would the service of chartered banks not be greatly improved if the managers were put on a profit sharing basis or were allotted a certain amount of stock in the bank by way of bonus? The managers would then undoubtedly be more courteous and obliging and generally do everything possible to increase the business of the bank. If the bank found that this was encouraging their managers to accept bad or doubtful business they could pay them their bonus by turning over to them their own customers' bad notes.

The Local Manager

With regard to Mr. Brown's remarks under the heading of "Branch Banks versus Local Banks" I again differ from him and maintain that in spite of his views a local bank can give a great deal better accommodation and service to the public than any branch of a chartered bank. The reasons are obvious.



Indian soldiers from Kut-el-Amara reach the British lines. Landing from the hospital ship. This photo was taken last year when the Turks captured Kut from General Townshend. The Kut has recently been recaptured on the victorious advance of the British to Bagdad.

The welfare of a local bank is wrapped up in the welfare of the community in which it is situated. The manager being personally interested in the bank is bound to take more interest in it than a man conducting a business with no interest beyond a living salary. Again a man in charge of a local bank is usually one having initiative, has made money himself, and is consequently much better fitted to give advice than a man who by his training has become a mere machine. To my mind the average chartered bank manager while usually a very likeable fellow has become, thru no fault of his own, less serviceable than he might otherwise be, to himself, the bank, or the community in which he resides. First—he is less serviceable to himself because he usually spends more than he makes, due to the inadequate salaries paid and the false teaching of the inflated idea of his own importance which the bank, to retain his services, endeavors to instill into him. Second—he is less serviceable to the bank because in small towns he does not take the interest he should in the business of his own branch on account of the ultra severe restrictions and limitations imposed upon him by head office and very often turns down legitimate borrowers to save himself the necessity of writing out the long and tedious communications and statements required by the superintendent. Third

—he is usually of less service to the community because he takes little or no interest in its affairs, pays no taxes and lives in almost daily anticipation of a move. Even tho as Mr. Brown states that a number of small local banks in Ontario went out of business because they could not live on the interest rates, I believe such banks gave more real service. As it requires a store keeper in a small town to handle all classes of merchandise to make it pay so will a bank have to handle all classes of financial business and I believe it should be allowed to do so. Banks in small towns in the States pay well and properly handled, they could here, also.

In a few years I believe the chartered banks will realise that a system of provincial banks on the same system as the State Banks in the United States of America will be the only solution of the difficulty. They will find that a great many of their country branches will not pay owing to the large buildings erected and consequent large overhead expense. The British North America Act should be altered to enable the provincial governments to charter provincial banks which should be very carefully regulated and inspected so as to be absolutely safe. In that way we would get real competition which would solve all the difficulties of the farmers of Western Canada and enable us to keep the money of Western Canada at home instead of being on call loans in New York and in banks which are controlled in Eastern Canada. The chartered banks would then be able to sell out to local banks who in turn would be glad to use the large chartered banks as a bank of re-discount. The chartered banks would in this way receive the benefit of the country business without any expense or risk to themselves.

The modern rural bank should be aggressive as well as conservative because conservatism and aggressiveness are not antagonistic, they are complementary. The old idea of banking was to patiently wait for business, the new idea is, or should be to bring it in. The process of bringing in business need not degenerate into one of direct solicitation for deposits or trespass on the ethics of good banking. It is accomplished simply by adapting the facilities of the bank to the varied financial needs of the community and making this fact known.—J. P. K., Sask.

GOT GOOD TREATMENT

I wish to congratulate The Guide on the happy thought of asking Mr. Brown, of Bank of Commerce to write his article on the banking system of Western Canada, and I must say that the spirit of his letter is most fair and reasonable, showing a willingness to meet the farmers in a business like manner.

I never had any trouble to get money from the local banker since I started farming, which was one year after I got my patent on the homestead in 1911. I mortgaged my homestead and bought horses. Then I bought on credit harness, wagon, and other farm machinery and had nearly 100 acres broken with steam plow, part cash and part time. In 1913 my creditors were getting anxious and pressing. I went to the banker and showed him my position and he carried me over for another year. In 1914, the dry year, I gave him security on my horses and paid my creditors enough to keep them quiet. The dry year turned out trumps for me as I had an excellent crop on summer-fallow. I held the grain until May, thanks to my banker and made I think \$1.30 net per bushel. Since then of course my position has been greatly improved thru war conditions and good crops.

The farmers in this district cannot complain about not getting money for carrying them thru the season for general expenses, but they have not been able to get money for buying stock. The farmers that have stock have got them from the proceeds of grain farming. Last December I went to my banker to see if he would finance me for a car load of yearlings or 27 steers. He wrote to Winnipeg and got the reply that I could borrow the money but I must give a lien on the cattle and also pay off the loan in February from proceeds of my grain. This isn't financing a farmer for cattle at all. If the bank wished to finance for a car of cattle they would carry a man until the cattle were sold. Without any bunkum I can assure Mr. Brown that I am what he described as a party whose business standing would warrant a banker financing me for a car of cattle. I know the farmers around here for miles. It is an excellent farming country and many of the farmers are honest,

Continued on Page 34

The Country Homemakers

CONDUCTED BY FRANCIS MARION BEYNON

THE SETTLEMENT

Let us begin to pray today that when the time comes for the settlement of this war the men who gather about the round table to make peace may be men of big vision. Let us pray that the desire for revenge or retaliation or aggrandizement may be absent from that gathering, and that all evidences of national bumptiousness may be wanting. Let us pray also that no one will be present who has such a limited vision as to want only, or even chiefly, such an arrangement as will insure peace during the lifetime of the present generation. It is surprising that this idea has found expression in the editorial columns of some of our leading papers: "Let us make sure that there will not be another war in our time." In other words let us make sure of immunity for ourselves and our children, even if we have to do so at the expense of our grandchildren and their children. It would be interesting to hear what posterity has to say of that ideal.

When it comes to the settlement of a great war statesmen need to think in centuries, not in years, if generations yet unborn are not to pay in blood and tears for the gratification of national vanity and lust for revenge. Even between individuals reprisals afford very doubtful satisfaction to those who indulge in them, but between nations they are invariably a boomerang.

We cannot get this idea too clearly in our minds today. Over and over again the peace treaty of one war has laid the foundation for another. If history had no yesterday and no tomorrow we might have some excuse for giving free rein to our passions, but with the past to show us that conquered territory is a burden to the conqueror, and that if there is anything more demoralizing than slavery it is to be a slave owner, the hand of greed ought to be stayed at the conclusion of this war. There should not, if an enduring peace is desired, be any bartering of territory without the consent of the majority of the people who occupy it. Human beings are not pawns to be shifted about from one government to another at the will of a few great nations.

There are those who will claim that the nature of the peace that is made is none of our business. But surely, even if the Canadian casualties had not given us a very vital interest in this matter, it is everybody's business to try to mould public opinion so that the statesmen will be encouraged to consider only those terms of peace which are likely to work out best for the future harmony of all the races.

THE PRIVATE SOLDIER'S WIFE

As if it were not humiliating enough for the wife of the private soldier to be doled out money from the Patriotic Fund, as an object of charity; there are always those who are greatly concerned as to the use she is making of this money. It has been rumored that she is wasting it on gramophones, pianos, dentists' bills and other pleasures. Shocking, isn't it, that after having consented to let her husband go and face death or incapacity for life, the private soldier's wife feels that she has a right to do as she pleases with her income? That instead of getting all of this income directly from the government, as she should do, she gets part of it by the round-about route of charity is not her fault and does not make her either directly or indirectly responsible to the public for the spending of it.

The idea seems to be to penalize those who take an interest in the war to the extent of enlisting as private soldiers, by an insufferable interference in their private affairs, while those who, from their swivel chairs, are cheering for a vigorous prosecution of the war, can buy as many pianos and gramophones as they please, and no questions asked.

THE STANDARDIZATION OF EGGS

One of our readers has asked to be informed as to the advantages of the standardization of eggs. It is a pity that she could not have had the privilege of listening to the dramatic little story of the bachelor's eggs, as told by Mrs. Jean Stevenson at the women's section of the U.F.A. convention. Mrs. Stevenson and a neighbor woman agreed to work together and market only infertile eggs of the very highest quality, and see if they could not get a better price. Their bachelor neighbor gathered up all the ancient and doubtful eggs about his place and marketed them at a cent or two more than Mrs. Stevenson and her friend got for theirs.

The point is this, that until eggs are sold on a basis of quality rather than quantity, those who

market the best produce will be penalized to compensate the dealer for the loss involved in handling the lowest grade. The standardization of eggs would throw the loss back on the careless producer where it belongs.

FRANCIS MARION BEYNON.

FROM THE GROUND UP

Dear Miss Beynon:—I have read with so much interest your remarks and advice on interior decoration and house furnishing, that I, too, would like your help and opinion.

We have built a cottage, 24x26, facing south, living room with bay window looking west, also cottage window looking south. Size of room is 12x13, with sliding doors between living and dining room, size 10x13, with cottage window looking west and piano window looking north. The kitchen window looks south, with stairs going up east wall of kitchen. The size of kitchen is 8x20, with pantry door leading off kitchen, facing north. There are two bedrooms upstairs, one room with two windows, one looking south and one west. The other room looks south. The height of studding is twelve feet. All windows downstairs have fancy colored tops, pink and pale green; all woodwork thruout the house is stained dark forest green, with fir flooring; floor oiled. There is no varnish on woodwork yet.

I have everything to get in the way of furniture, pictures, rugs and curtains. What would you suggest in wall coloring for rooms, including bedrooms and kitchen, and what kind of furniture? I

in these matters always get a pattern that has somewhere in it the color of the wall.

I like plain rugs in a deeper shade than the wall myself, but they show every footmark, so the next best choice is a rug with a very small pattern in greens and browns. It is a good plan to get enough plain cream scrim or marquiesette curtain material to make curtains for the whole house, and then as they wear out, the odd curtains can be matched up together. Madras, in the shades suggested for the cretonne, would make good over-curtains for the living room.

Deep cream walls would be best for your bedrooms, with white enamel furniture. The same cream or buff wall would be good for the kitchen, with all the furniture painted white and given a coat of white enamel.—F.M.B.

WANTS CHEERFUL KITCHEN

Dear Miss Beynon:—I have been greatly interested in "The Country Homemakers" in The Guide for some time. I have read a lot on home decoration, but thought I would like to write to you regarding my kitchen, as I would like it cheerful. It is 14x24, with three windows, one east, one south and one west, large ones. One door is south and two in the north side close together. The window and door casings are fir, all untouched. I would prefer sanitary oilcloth for the walls, in green and white or blue and white. Shall we stain and varnish or shall we enamel door, window and mop boards? It is ceiled with ceiling lumber. Shall we wainscot chair-back high, or just run a moulding along. Please let me know. We live on a farm and have five children. What color of oilcloth would be suitable for the floor. Please let me know as soon as your precious time permits you. I will remain, with every good wish to "The Homemakers,"

MRS. E. S.

Answer

I think you have gone far towards having a cheerful kitchen in having so many sunny windows in it, but what a dreadful size it is, nearly as big as some city houses. The only way you can save yourself from being walked to death in such a place is to have your stove, sink and cupboards all grouped together at one end. As to the decorations, I think a fairly deep board wainscoting is good, with either blue and white or green and white oilcloth walls and floor. Both colors are good and it is only a matter of which you prefer yourself. Give the woodwork a couple of coats of white paint and then a coat of white enamel. Paint all the furniture either white, or to match the color of the walls, and have white dotted muslin curtains

at the windows, and there won't be a more attractive kitchen anywhere than yours.—F.M.B.

TO PAINT LINOLEUM

Dear Miss Beynon:—Will you please tell me, if possible, what to add to permanganate of potash to give it a shiny surface, to use as a floor stain. Do you know of any treatment for worn linoleum, to paint or varnish it, to make it look all over alike? One is dark linoleum and the other grey and white. If you will answer the above questions thru The Guide I shall be greatly obliged.

OLD SUBSCRIBER.

Answer

I don't think I would add anything to permanganate of potash to get a shiny finish. If you want that kind of a finish get one of the standard floor varnishes and give the floor a coat after you have stained it.

I have been told that ordinary floor paint is very satisfactory used over old linoleum, but I have never tried it myself and cannot speak from personal experience.—F.M.B.

QUITE RIGHT

"What did Noah live on when the flood went away and the food in the ark was all gone?" asked a Sunday-school teacher of her class.

"Dry land," squeaked a little girl, after the others had given up.

JUST AS GOOD

Max, a primary student, was given instructions to write a sentence containing the word "chicken." Not being quite sure of the way to spell the word, he wrote the following: "A jiken is a small hen (I can spell hen)."



PICNIC GROUP ON THE LITTLE RED DEER RIVER

don't like golden oak furniture. Would like to polish floors, but intend covering kitchen and pantry with linoleum. Perhaps it will help you if I tell you all doors thruout the house are mission style and open stairway. I have got green shades with deep cream insertion for all windows. I thought of deep cream scrim for curtains. Would you suggest over draperies for bay window in living room. I would be so pleased if you could help me, if I have made my wants clear enough to you.

Do you think it was a mistake having the woodwork stained green? It is very pretty just now. I don't think I would like it varnished. I prefer it dull. This is the first time I have written you altho I read your page eagerly and get a lot of help and information from it, so hope I am not giving you too much trouble.

AN INTERESTED READER.

Answer

We have so many ideas in common that I think we shall get along beautifully in planning the house together. I quite like the idea of the dark forest green woodwork, which you are wise to leave unvarnished, and have thought of two schemes of decoration that would be effective with it. If you like green as a wall color you might tint or paint your walls a pale olive green, the shade that looks brown beside green and green beside brown. But if you do not like green, and there are many people who find it too sombre, use a mellow buff shade for the walls and dark green willow furniture to match the woodwork. With the green walls use brown willow furniture. A fumed oak dining room suite would be effective with either scheme of decoration. If you decided on the olive green there would need to be a dash of orange in the cretonne cushions of the willow furniture, just enough to light it up, but with the buff—dull rose, green and buff would be more effective. If you are doubtful of your taste

RE WOMEN'S OWN FUNDS

Central Secretary:—A difficult position has arisen regarding the relation of the Women's Branch of this association to the main association, and I have been instructed to write and have a pronouncement from the Executive on the subject.

The Women's Branch is constituted under section 14 of the Constitution, and, under sub-section 4 of that section, has elected a complete set of officials, including a treasurer. They have their own separate funds, except that they pay the membership fees to the treasurer of the association. The difficulty has arisen over this matter of separate funds. The Women's Branch hold that the position is constitutional and founded on a letter to that effect from Miss Irma Stocking.

I submit that the position is not constitutional for two reasons: (1) There is no specific mention of the right to have separate funds in the section dealing with the Women's Branches, and if the existence of separate funds had been contemplated, definite mention would have been made.

(2) If the Women's Branch were to incur liabilities greater than their funds permitted (as might easily occur in the case of weather ruining a picnic), then, inasmuch as the women are members of the association and acting under the name of the association, the funds of the association would be liable for the debts incurred, and vice versa. Here there would be two practically distinct societies administering separate funds, but under the same name, and either liable for the financial transactions of the other, altho neither controls the funds of the other.

If Miss Irma Stocking is right in her interpretation of the constitution, then I maintain that the position is illegal. Further, this association is an incorporated association and the laws under which we are incorporated do not recognize for an instant the existence of two branches of one association, each administering its own funds, uncontrolled by the other. The funds of both are funds of the association and would be attachable for any debts incurred. The position is anomalous and the only remedy seems to be that there should be one fund and one fund only, or there must be two associations.

I might explain that there has been no friction, but merely a desire on the part of both sections to arrive at a regular position. An early answer will oblige.

J. JULIAN CAMERON,
Sec.-Treas., Mountain Chase G.G.A.

I have before me your favor of Feb. 24, dealing with the problems arising in connection with your Women's Section. I am sorry to have to state that I cannot agree with the premises which you build your conclusions upon, but I will answer your questions seriatim.

1. It is true that there is no specific mention in the Constitution of separate funds for the Women's Section, but the mere fact that such a section may be created makes it possible for that section to raise funds for the use of the section and any funds which the Women's Section may raise outside of membership fees, and which it may raise for the purposes of the Women's Section, are entirely at the disposal of that section.

2. It is not the case that the Women's Section can incur liabilities for which the general funds of the association could be held responsible. In the first place, neither the Women's Section nor the Local itself can incur liabilities which can be recovered by any legal process; that can be done only by the Central of association, which is incorporated, or by incorporated locals. But even if your local were incorporated, the Women's Section cannot in any way pledge the funds of the association. That can be done only by your board of directors or the officers authorized by it to do so.

Where you are wrong is this. You think of the Women's Section as a separate body. It is not; it is just like a committee within the local and such committee always has charge over the funds of the committee. They are not at all a distinct organization and any incorporated local can have separate committees to carry on separate branches of its work without interference whatever with the law under which you are incorporated. The funds

of the committee are not funds of the association; they are special trust funds gathered for the use of the work which that committee is created to do and may not be spent for any other purpose. If this is not fair to you kindly write me again, as I am anxious to have this matter fully understood.

CENTRAL SECRETARY.

HANDLING AUSTRALIAN WHEAT

Central Secretary:—In the Saskatchewan page of The Guide for October 4, 1916, there is a letter from G. W. Matheson on "Gambling in Wheat," and in your reply you ask for correspondence on the subject. Now I am not very much up on the system of buying and selling options, but I think the speculators are a curse to the grain trade, and that if a law was passed prohibiting any firm or person selling grain for future delivery, unless they (or him) are the actual owners of the grain they offer, would prevent a lot of speculators, but I would like to see a good discussion on the plan on which the Australian government are now handling the wheat trade in that country, which stops all gambling in wheat and secures to the producer, whether of many thousands of bushels or only a few hundred, the full market value of his grain, less expense of handling same, which, for the 1915-16 crop, was about one-twelfth of one cent per bus. Briefly the system is that the Australian government took possession of all the wheat after the harvest of 1915, appointed the regular grain men as their agents for purchasing the wheat, and when the wheat was delivered at the shipping point the farmer was paid at the rate of 90 cents per bushel for all wheat grown on new land, and 72 cents for all raised on old land. When the government had sold the wheat and had paid all expenses there was a further payment made to the farmers, making the total received by the Australian farmers for their 1916 crop \$1.40 per bushel.

Now, how many Canadian farmers received that sum per bushel for their 1915 crop? As far as this district is concerned, the majority of the farmers sold for between 75 cents and \$1.00 per bushel. Surely the Canadian farmer, being nearer to the European market, and with a better system of handling the grain, should have been enabled to realize as much as the Australian farmer, if not more. Who got the difference? But whilst the Australian government increased the returns to the farmer on his wheat, it also kept the price of bread as far as September, 1916, at the low price of five cents for the 2 lb. loaf of 32 ounces, whilst at Winnipeg, according to The Guide of October 4, 1916, bread was sold at seven cents per 20 ounce loaf, with talk of increase to eight cents.

So pleased were the Australian farmers with the result of the first year's trial of the new system of marketing their grain that the government is again handling the 1916-17 crop and it is extremely doubtful if they will ever go back to the old system of handling grain.

ARTHUR O. STRATTON,
Clearfield, Sask.

CO-OPERATION AT SURBITON

Central Secretary:—We have passed the third milestone since the epoch of our career as the Surbiton Grain Growers' association, and halted long enough to hold our third annual meeting, which was well attended. Last year we had to report many ups and downs but I am pleased to say that we have apparently discovered our latitude and are steadily soaring to our zenith.

We have done considerable trading during the past year; in fact we have purchased co-operatively practically all of our bulk commodities, such as flour, wood, coal, binder twine, etc., and attribute our success largely to the courtesy of our Central, and also to our local merchant, Mr. Bryce, who has distributed our goods for us in a most satisfactory manner, and we most heartily

tend our appreciation to our Central and Mr. Bryce.

We do not, however, consider our trading activities of paramount importance, but they do, by saving us many dollars, place us in a better position to go on with our greater work of education. It would be very difficult for me to tell you how much good our organization has done our community; but if you wish to know just suggest disorganization to any one of our members.

But to get to the purpose of this letter, that is to report our third annual meeting, I beg to submit the names of our officers for the coming year: President, W. T. Hall; vice-president, Mrs. George Abrook; directors, A. E. Mann, Wm. Butcher, T. Grieve, A. T. Seymour, E. Hagerman, J. R. Mann, A. G. Hopkins, W. G. Sadler and Mrs. H. T. Hall. Entertainment committee as a whole, press committee as a whole. Sec.-treasurer, Edgar Hagerman. The association "will have no King but Caesar" and W. T. Hall was re-elected president by acclamation amid great enthusiasm.

A hearty vote of thanks was voted the secretary for his past work, for which he was very thankful, since anything he had accomplished was thru the hearty co-operation of all the members. At the solicitation of our president, two members immediately signed up for life membership and there is good prospect for more at an early date.

You will be pleased to note that two of our lady members hold office in our association. The ladies are coming more and more to realize they are essential to the efficiency of our association.

I enclose herewith \$3.50, being balance due you of membership fees from 1916, also \$7.00 on 1917 fees. Find enclosed also our membership list to date.

EDGAR HAGERMAN,
Sec.-Treas., Surbiton Local.

WOMEN AS FARM LABORERS

Dear Sir:—With the present shortage of farm labor in the West and the possibility of it being a great deal shorter in the near future, is there any reason why women shouldn't take the place of men in the harvest field? I think a great many farmers would employ female labor if available, most of them taking two or more. As to the work being somewhat hard, if a farmer knew he would have to employ women to help with the harvest, etc., he could do a whole lot towards making it within their limits, such as tying his sheaves small enough to enable them to handle same easily. At threshing they could certainly do equally as well as the men and in many cases a whole lot better, at the same time doing away with the labor shortage, releasing a number of able-bodied men for making munitions or enlisting, and incidentally do a great deal towards developing the West. I should like to see this discussed in The Grain Growers' Guide, as something will have to be done, and done soon.

BERNARD SMITH,
Biggar, Sask.

TO BUILD AN ELEVATOR

Central Secretary:—Meeting held at Dollard, January 24. D. Menzies, president in chair. A good gathering of members were present to meet A. G. Hawkes, organizer for the Saskatchewan Co-operative Elevator Company. The required number of shares were soon forthcoming and many are yet to come. Mr. Hawkes gave an interesting speech on the aims and objects of our association and kindred organizations. It was much appreciated by those present.

Also on the 26th, our District Director, A. Craigen, made a long stay with us and had a good attendance in the afternoon when he gave one of his usual healthy talks on the principles of The Grain Growers' Association and no doubt sowed good seed that will soon blossom into a stronger local and co-operative trading association.

I have not said all I should like re-

garding Mr. Hawkes' visit, but his presence and manner has all that is good and sound, his influence carries far. Of course I have a liking for him, coming from the same beauty spot in the Old Country (Kent). So had to curb my expressions.

H. CRESSY,
Secy. Dollard Local.

WANT DOCTOR IN MUNICIPALITY

Central Secretary:—The annual meeting of the Kermaria local was held in the hall on Saturday, January 20, 1917. The meeting was called to order by the president, H. Hall, at 8 p.m.

Moved by E. L. Klock, seconded by Geo. A. McIntyre, that minutes of previous meeting be accepted.—Carried.

Moved by E. L. Klock, seconded by Geo. A. McIntyre, that balance sheet for 1916 be passed.—Carried.

Moved by H. Hall, seconded by W. Archibald, that Secretary be allowed five dollars as salary for 1916.—Carried.

Moved by E. L. Klock, seconded by Geo. A. McIntyre that secretary write to the councillors urging them to take the necessary steps to get a doctor for the municipality.—Carried.

The election of officers for 1917 then took place. The following members being elected to the various offices:—H. Hall, president, nominated by A. Butler and W. Wheelock; W. Wheelock, vice-president, nominated by A. Butler and W. Archibald. Geo. Griffen, Geo. A. McIntyre, Paul Jestin, E. L. Klock, directors; Alan Butler, secretary, nominated by Geo. A. McIntyre and P. Jestin.

Moved by T. Gardner, seconded by E. L. Klock that secretary write to council re seed grain for the municipality.—Carried.

Moved by H. Hall, seconded by A. Butler to carry question of twine to next meeting.—Carried.

Moved by W. Archibald, seconded by G. Griffen to adjourn.

ALAN BUTLER,
Secy. Kermaria Local.

LYDDEN ANNUAL MEETING

Central Secretary:—I beg to submit the minutes of our annual meeting.

The minutes of the previous meeting were adopted as read. The books were audited and certified correct by T. Driscoll. F. W. Hall, one of the delegates to the district convention, held in Saskatoon, gave his report. Reading of correspondence.

The following officers were elected for the ensuing year:—President, E. L. Hoir, proposed by F. W. Hall, seconded by J. Maconochie. Vice-president, T. Driscoll, proposed by W. Stempel, seconded by E. L. Hoir. Secretary-treasurer, F. W. Hall, proposed by A. Henderson, seconded by T. Driscoll. The following directors were then elected: W. J. Cleland, W. Stempel, A. Henderson, J. Maconochie, F. G. Wright, A. Wright.

Moved that the railway fares of the three delegates to the district convention be paid.

Moved that the secretary-treasurer be instructed to induce former members to become subscribers to this local.

Moved by A. Henderson that E. L. Hoir go as delegate to the annual convention to be held in Moose Jaw.

Moved by W. Stempel that the meeting adjourn.

Our delegate is E. L. Hoir, Lydden P.O.

Enclosed please find postal notes for \$4.50 (membership fees).

F. W. HALL,
Secy. Lydden Assn.

NEW LOCAL AT DAVIS

Central Secretary:—Enclosed please find \$6.00 covering Central office fees for twelve members of newly formed local at Davis, Sask.

At a meeting of those interested held at Davis, on Dec. 8, and which was addressed by Andrew Knox, district director, it was decided to organize. The matter of forming an incorporated local is now being considered. Will you please forward literature giving information regarding this. I should also like information regarding educational scheme or course of study for locals if anything is being done in this line.

FRANK WHITE,
Sec., Davis G.G.A.

SECRETARY FREE TRADE LEAGUE SPEAKS

Arden Grain Growers were out in large numbers as well as the people of the community generally at a meeting held on March 9, in the Oddfellows' Hall. A program had been prepared consisting of literary and musical selections and an address on Free Trade by W. R. Wood, M.L.A. The chair was ably occupied by Albert McGregor, formerly district director. The ladies served refreshments at the close of the program. The proceeds of the evening were divided between the ladies' patriotic work and the funds of the branch in proportion of 15 to 10.

ENDORSE FARMERS' PLATFORM

The Harlington Branch of the G.G.A. instructs me to report on the progress made in the discussion of the national political platform.

We have devoted three meetings to the discussion of this question. We have tried to look at the various clauses from all sides, and altho, as one member put it, we occasionally "clashed and struck fire," it was all carried on in a friendly spirit and with one seeming desire, viz., to arrive at the truth. The whole platform was endorsed and special emphasis was placed on the importance of the Direct Legislation clause.

Our paid up membership is now thirty-four, with prospects of more to follow. Our energetic president, Mr. Vopni, and District Director Ford, together with some other members of the Harlington Branch, are to hold a meeting at Egilson School district on Friday, March 10, with the object of assisting in organizing a branch there.

Enclosed find money orders for \$16.50, being payment of dues for twenty-two members since last payment.

W. H. COTTON,
Sec.-treas., Kenville P.O.

CHANGE OF SECRETARY AT FAIRFAX

The annual meeting of the Fairfax Grain Growers' Association was held lately. We have now thirty paid up members and am now enclosing you \$22.50 for membership dues. Arnold Fraser was formerly secretary of the Fairfax G.G. Association. He has been succeeded by Wm. Tufts.

\$83 IN TWO EVENINGS

The Ashville Grain Growers' Association held a social on the 9th inst., in aid of Red Cross work, and the handsome sum of \$61 was the result. They had previously arranged a social for February 16, the night of the last blizzard, but the attendance was small. This makes the sum of \$83 as a result of their two evenings. We congratulate the association on their enthusiasm.

UNANIMOUSLY ENDORSE PLATFORM

The Crandell Grain Growers met in the Orange Hall on March 3. After reading the minutes of the previous meeting, the secretary gave a report of the Brandon convention and also reported on a special meeting held at Minnedosa.

After discussing the platform as passed by the three provincial conventions, it was put to the vote and passed unanimously. It was decided to call an open meeting on March 10, for ladies and gentlemen, to discuss co-operative buying. The association met again on the following week with a smaller attendance. After the minutes had been read, the president called on anyone present to speak on the question of co-operative buying. It was decided to secure prices on various commodities and to purchase if such proved satisfactory.

The president called on Rev. Mr. Tate for an address. He spoke very ably on the Scottish Co-operative Society in Scotland and in the West. His address thruout was listened to with close attention. It was followed by a reading by Mr. Budd, "How Johnnie Found Wisdom." Rev. Mr. Price gave an excellent address on community life in connection with our churches and associations, and the power for good it could be made to the whole community.

Our next meeting was left at the call of the president. After singing the National Anthem the meeting closed, all feeling that they had spent a very pleasant and profitable evening.

W. W. LEWIS,
Secretary.

Manitoba

This Section of The Guide is conducted officially for the Manitoba Grain Growers' Association by R. G. Henders, President, 404 Chambers of Commerce, Winnipeg, to whom all communications for this page should be sent.

A SPLENDID CONCERT AT BIRNIE

The Grain Growers held their annual concert at Birnie on the evening of Friday, March 9, in the Orange Hall. President H. Bone occupied the chair. A very interesting program had been prepared, consisting of instrumentals, songs, recitations, and a speech from F. J. Dixon, M.L.A., on Free Trade. This speech was much appreciated by the audience. He outlined the benefits that the farmers would receive if we had Free Trade. He thought there was little prospect of Western Canadian farmers securing their rights thru the two political parties. When the farmers had a political organization of their own they might hope to succeed. The audience gave the very closest attention thruout the whole time.

Every selection on the program was creditably rendered, as was evidenced by the hearty applause given to each. A substantial lunch was served during recess, and the committee secured twelve new members. The membership now stands at sixty, with a few prospective members still on the list.

The proceeds amounted to \$45.85. Ten dollars of this is apportioned to the Birnie Red Cross Society. The program was as follows: Musical selection, Coburn and Gilmour; song, Miss Bradley; recitation, Miss Grover; song, G. Jelks; recitation, Porter Lee; song, J. Thompson; song, Mr. Coburn; speech, F. J. Dixon, M.L.A.; song, Mr. Fyfe; dialogue, Oak Leaf comedians; instrumental, Mr. Vivian; recitation, Miss Bradley.

WM. DENOON,
Secretary.

TREMAINE TO MEET

The Grain Growers' Association at Tremaine intend holding a meeting on the 21st, when President Henders will give an address.

KEMNAY RE-ORGANIZED

The Kemnay Grain Growers have re-organized their association with a membership of twelve at present and prospects of more joining. With a live director so near them and the district secretary also within easy reach, they should find it easy to maintain an organization at this point. Only by organized effort on the part of farmers can they hope to secure the privileges to which they are entitled.

CARTWRIGHT COMES TO LIFE

Thru lack of interest by the majority of farmers in the district, Cartwright Grain Growers' Association for the past years has not been very active. A re-organization meeting was held on March 3, at which a good attendance mustered. It was unanimously decided to support the Central organization in their good work by having a good live branch at this point. The following officers were appointed: President, T. H. East; vice-president, R. Fallis; sec.-treas., T. J. Taylor; directors, Messrs. Robertson, Wright, Hunter, Moreland, Stewart and Walde.

A good healthy discussion on the benefits of community buying to the members of the association took place and a membership list prepared, also an order list opened for the purchasing of a car of seed wheat, binder twine and cord wood. A meeting is called for March 10 to receive quotations on various supplies and discuss the appointment of an assistant to the secretary, who will reside in town or nearby and who will look after shipments.

The proposal of holding a mass meeting about March 23 will be taken up and an opportunity given to all who may be interested to hear an address on the advantages to farmers thru co-operation from an economic and social standpoint. An address will be given by representative from either the Central office or the District Association.

ORGANIZER ALISON.

CONSCRIPTION OF ENERGIES

As a result of conscription of energies applied by the directors on its board, the Holmfeld Grain Growers' Association is gaining in membership and popularity. No longer will the activities of the association be left to a few officers, but each director will now be responsible for his district in the matter of membership, receiving of orders for community buying or anything that concerns the welfare of the district. The association is actively engaged in the distribution of supplies, to the financial gain of its members. The educational side of the movement is not to be neglected—a meeting of its members has been called to look over the adoption of the farmers' platform. This will be taken up by its members as a purely business proposition and dealt with from that point of view, we having learned the lesson from the manufacturers that "when business is interfered with by politics, then we have no politics." The subject of forming a beef ring will be taken up at the next meeting. A social is being arranged at which a representative from the Central office or the District Association will bring before them the need of united efforts to meet changing conditions.

ORGANIZER ALISON.

B.C. POTATOES IN THE U.S.

British Columbia potatoes were sold for the first time in New York, Missouri, Kansas, Minnesota, California, Washington and other states during 1916. The prices from grower to consumer for a car of potatoes containing 450 sacks (22½ tons) ranged as follows: Price paid in British Columbia, \$27.50 per ton; general price to brokers at Missouri River points, \$30 per ton; freight \$29.35; refrigeration, \$7.50; consular invoice, \$2.50; duty, \$67.50; clearing, \$5.00; price laid down at destination, \$1,050 per car; broker's price to wholesaler (15 p.c. profit) or \$1,207.50; wholesaler's price to retailer (15 p.c. profit) \$1,388.60. The retailer sells to the consumer at a profit of 15 to 25 per cent., making the net cost between \$3.55 and \$3.85 per sack to the consumer.—Daily Market Record of March 7, 1917.

MEETING THE FARMER HALF-WAY

"For fifty years the U.S. Department of Agriculture has been studying how to increase production on the farms, but it is only recently that stress has been laid on a study of the problem of making that production profitable. In the past, there has been a mistaken theory that everybody is interested in increasing agricultural production, but that nobody but the farmer is interested in making that production profitable."

"That this theory has at last been recognized as fallacious is indicated by important legislation enacted in the last few years. In 1913 the office of Markets and Rural Organization was created. The creation of this office represents the first attempt on the part of the government to remedy thru scientific investigation the waste and extravagance in our present methods of distributing and disposing of farm products. Long before there was any official recognition of the need for this step the farmers themselves realized the necessity for it. All the farmers' organizations were inspired by the conviction on the part of the producers that organization was essential to the improvement of their economic condition. The assistant secretary of the above mentioned office emphasizes the necessity of applying to these problems much the same methods of scientific study which have made possible such extraordinary advances in the production of crops."

AS A GRAIN GROWER THINKETH

"As a man thinketh in his heart so is he." Do you suppose that means that if a man doesn't think at all, doesn't make decently reasonable use of the brains he has, he is a negligible quantity, practically "non est." In any case, so far as the community is concerned it is true. The man who has not had his "grey matter" vitalized, who does not turn over the affairs of the outer world in the secret chamber of his own inner world, may be a beast of burden, may be lord of many acres, and may be generally regarded as a human being, but so far as attaining any place worthy of humanity or affecting any of the ends for which humanity ought to be responsible, "non est," he isn't in it.

As the community thinketh, so is it. As the nation thinketh, so is the nation. These are not abstract dicta of psychology. They are practical facts of everyday life. "He most lives who thinks most," provided his thinking is virile and human and consecutive. And when the community and national life are characterized by vigorous, original, up-to-date thinking, it is a foregone conclusion that there will be something "doing." Practically all great doing comes from great thinking. Not from mooning around in an atmosphere of abstractions, not from contemplating aerial soap bubbles, but from the stern facing of difficult problems, threading mazy labyrinths, overcoming handicaps and hindrances, making ways where none existed, flooding with light the unexplored passages and the untrodden heights of human life.

The thing of dynamic significance in the life of Western Canada today is that a proportion—a considerable and growing proportion—of the people have been stimulated to think. That there are men and women today so intellectually and morally alive that they will never again settle back into the old sub-human quiescence, that they will never again cease seeing and thinking and working till some of the things they have seen in the kingdom of the ideal are made actual in everyday life. It requires no prophetic vision to see that because of this power at work in the life of our people things of moment are to be done in Western Canada. Blind, indeed, must he be who in these days does not recognize that because of the new force in western life we are on the very threshold of a new and different time.

Because organized agriculture has done so much, because it is today more powerful than ever, it is a matter of first importance that its membership continue to think, and to think clearly and cleanly thru to ultimate conclusions. It is of first importance that it avoid the many tempting distractions, that in recognition of the greatness of its ideals it rise above all tendency to dissension, that it be not dismayed by the increasing complexity of the problems with which it must deal. If the desired success is to crown its labors it must still think fundamentally of the common weal, of helping the weak, of strengthening the discouraged, of opposing the tyrannical, of freeing the enthralled, of opening the doors of satisfying life still more widely to the sons of men.

Is your association a place of thinking? Are your members grappling with community and national problems? Are they thinking about the thoughtless, the visionless, the ones who wish evil to the movement because they have never seen its light? Are they planning to do something personally or unitedly worthy of the ideals of the movement for the advancement of the cause? Is any investigation being made as to what the community might have done for its betterment? Have you some who are giving time and energy and thought and cash to making the movement really move among you? Have your young men seen the vision yet? Are they out after the gleam with all the energy and buoyancy and optimism of youth? Or is your branch one of those which is "rich and increased with goods and have need of nothing"? Are your people satisfied, unthinking, inactive in these days of formative and world-shaping action? The association in which there is no earnest thinking and no practical endeavor for progress is approaching the hour when the significant words may be applied to it—"non est."—W. R. W.

RE SEED GRAIN CERTIFICATES

We not infrequently receive somewhat complaining letters from farmers who have to write us for seed grain certificates, either because there is no local union in their district or because the secretary does not happen to have a certificate on hand ready signed. The writers seem to take the ground that the central office is at fault because they do not have a local union in their district, or that the organization is entirely selfish and endeavoring to keep things entirely to themselves. Of course we are able to handle this class of correspondence fairly well. The only reason for referring to it in this page is to secure such further publicity as may be possible and to point a moral with which to adorn the tale.

So far as the local union is concerned, of course it is a very simple matter to overcome that difficulty. It just requires five people to pay in a dollar apiece, half of which they send to the central, or a matter of \$2.50 for the five. This will entitle them to the full benefit of all the privileges of our organization without any further charge. In these days of telephone and easy communication there is really little excuse for the community that desires to share the benefits of the work of the central office for not having a union and getting themselves placed on our mailing list for the regular circulars and other supplies which we send out. So far as the organization being selfish is concerned, in this matter at least of course the exact reverse is the case. Unless our organization had been on the job and unless we had been willing to place the burden of signing and countersigning these certificates on the local secretary and the central office, there would be no seed grain rates at all, and these gentlemen who are complaining of the delay and cost of postage which it entails upon them, would not be getting any reduced rate at all but would pay the full regular tariff.

Personally, I am inclined to think that with our own members paying such a small membership fee per year to the central, and in view of the difficulty that we have in financing the central office, that we would be more than justified in limiting our work so far as actual office work is concerned to members of the organization. I hope, however, that this will not be necessary and that we may find some way of financing the central office so that we can give our attention to everyone who requires our help, meanwhile in view of the fact that fifty cents to the central office will secure non-members the full privileges of a member, I think that it is only fair that we should ask them until such time as they see fit to affiliate themselves with us, for at least a small contribution to the general funds, which will enable us to cover the cost of the certificates which we give them, and thus not put ourselves in a position of robbing our members to help those who have never done anything to help us.

ORGANIZATION FUND

We are in receipt of a contribution of \$11.50 from Silver Lake Local, No. 196 thru H. C. Symington of Provost. This sum was raised by the union recently and is a contribution to the organization fund of the U.F.A. We very much appreciate this donation and take this opportunity of thanking the members. At the same time this local raised \$28.00 for the Red Cross Fund, which was also sent in thru this office. Both these contributions were raised thru the medium of a box social.

TAKING SUBS. FOR THE GUIDE

The Bear Lake Local reports a successful meeting on February 17, when seven new members were enrolled, making the total for 1917 twenty-one all told. The meeting decided in favor of the union taking subscriptions to The Guide on the plan as outlined by the central office, altho their individual canvasser had been very energetic and had secured twenty-seven subscribers. The secretary states that the principle of co-operation involved from the central was what appealed to the members and caused them to vote in favor of the change.

J. M. Lamont gave his report of the convention. Progress was reported re the building of the assembly hall for the union, and an interunion debate between Griffin Creek Local and Bear Lake Local was arranged for the 26th.

Alberta

This Section of The Guide is conducted officially for the United Farmers of Alberta by P. P. Woodbridge, Secretary, Calgary, Alberta, to whom all communications for this page should be sent.

The seed grain question was again to the fore and it was announced that the Federal and Provincial government agents were expected in the neighborhood on the 24th when all members requiring financial assistance were asked to be on hand.

ORDERING ANNUAL REPORT

I am quoting herewith extracts from a few of the letters received in response to our appeal for orders for the annual report. The writers of each of these letters are on the active list and so far as I know are all doing splendid work for their local unions. The extracts are of no particular interest, except in so far as they offer an example of the great difference in the material of which our organization is made up, and to which I referred in my annual report. They also go to show that the central office can never get down to a set stereotyped form of correspondence, but must deal with each letter as it comes to hand according to our judgment of the individual to whom we are writing:

1.—“We have ordered a copy of the annual report and year book for each member of our local at fifty cents per copy, the excess over and above the quoted price of five cents per copy is for the central office funds. If after hearing from the various locals there is still a deficiency, write our local and we will endeavor to raise more funds.”

2.—“Will you please send us fifty copies of the constitution and fifty membership cards. Please find fifty cents enclosed for the cards.”

3.—“Please find order for twenty-five copies of the annual report at five cents each. By resolution these are to be sold at twenty-five cents to our members and the extra twenty cents will be sent to the central as the reports are sold.”

4.—“Enclosed please find order for thirty annual reports at five cents each. Kindly send down an extra one free of charge for the use of the secretary.”

5.—“Enclosed please find sixty-five cents for twelve copies of the annual report. One delegate to the convention set the example by paying ten cents for his, but the other members did not seem to think that the example was a particularly good one to follow.”

RAISED THEIR DUES TO \$2.00

Thos. Partridge, secretary of Stonelaw Local Union No. 655 reports:—“We held one of our regular meetings on Friday, March 2, at which quite a fair amount of business was done. We ordered one car of lumber, two of fence posts, half a car of wire, and two cars of poles, besides a few orders for plowshares, etc., but the most important item at the meeting was a vote taken on raising the dues to \$2.00 per year. The delegates who attended the convention explained the reason the increase was needed, and I am pleased to report that the motion was carried unanimously, to take effect January 1, 1918. I would suggest that a circular be sent to all the unions to vote on this.”

We are busy selling shares for a farmers' elevator at Monitor.

GET READY FOR EXHIBITIONS

The following circular letter is reproduced at the request of Mr. F. C. Clare, who is secretary of the Edmonton District Association. Any local in the province is welcome to compete but those north of Red Deer should be especially interested.

To Secretaries of Local Unions.—I beg to bring before your notice the Edmonton Exhibition Association Exhibition to be held in Edmonton, July 9 to 13 next.

We are anxious to make the exhibit of grains, grasses, vegetables, etc., a special feature this year and for that reason valuable prizes will be donated for exhibits in this section. There is no doubt if those of our farmers in the northern district who have extra good grain of any kind would save sufficient for an exhibit, it would be well worth their while. It is to every farmer's interest here to do all he can to show that we have land that cannot be beaten for

production either in yield or quality, and we look to them to make good this statement by an exhibit worthy of the Edmonton district.

We fear that in other years the notice of the Edmonton Exhibition has not been given in time for many to arrange to exhibit but this year I am going to ask you to bring it before members of your union so that when they are preparing their seed grain they will save sufficient for an exhibit at Edmonton and arrange in planting their gardens to have the same thought—and thus show the province and the world that the Edmonton district can produce crops equal to any other part of the Dominion. Now regarding vegetables, I am certain from experience at the smaller provincial fairs that the rural districts can compete successfully with the city producers and it would be very gratifying to see a large amount of competition from outside points and I would suggest that you arrange to receive exhibits from your members of any small produce and if you will do so and ship them to the Exhibition at the right time, I will undertake to have them looked after and displayed to their best advantage. I am director in charge of the agricultural products section and shall be pleased to give you any further information you may require.

I will especially call your attention to the fine display of flowers at our exhibition last year and particularly the hardy perennials, the raising of which it is most desirous to encourage, as they enable the farmer at small cost and attention to come nearer to that state of civilization which gives a certain advantage to the cities over the rural districts, and again to encourage the raising of small fruits, is of great importance, and it would be interesting to have a display from various points of the province.

In conclusion, to encourage our various unions to send exhibits, I am willing to donate the sum of \$10.00 to the local union sending the largest number of exhibits, should response to this appeal warrant it.

(Signed) F. C. CLARE.

HAVING MUCH BETTER MEETINGS

D. E. Berg, secretary of Cherry Grove Local No. 230, reports:—I am enclosing \$25.50, for 51 membership fees. We have enrolled thirteen new members this year and a good many old members have not paid up yet, but we expect them to do so before the end of the month.

We were at a loss the first part of the winter as to how to get the members to attend, but we appointed a committee of three to prepare and arrange a program to be rendered at the close of the meetings. The difference in attendance was remarkable, and enthusiasm was greatly stirred up.

We are going to celebrate our organization on March 28 by having a special meeting with speakers from outside points if possible. I will forward membership fees as soon as the rest are paid or until I have enough to make it worth while, which ought to be in about a month or at the most, two months.

ORDERING SPRING SUPPLIES

H. Hewitt, secretary of Lovevale Local Union No. 586, reports:—A meeting was held on February 9 of the above union. The ladies were invited to the meeting, and there was a very good attendance. Several more members were enrolled, including ladies.

We ordered two cars of tamarac posts, gopher poison and formaldehyde. We have already had one car of tamarac wood and one car of coal. When business was completed, the delegate, Mr. Edward Michels gave a very able and interesting address on the convention held at Edmonton, which proved to the members the good they are doing by helping along the U.F.A. and trying to get every farmer to enroll as a member.

Lunch was served at 1 o'clock and dancing and music was enjoyed until the early hours of the morning.

Tackle Your 1917 Program with a STERLING TRACTOR

Patriotism calls for your biggest possible crop area. Probable grain prices promise a big return. On the other hand labor is scarce and labor is high. What are you going to do about it?

Let the STERLING do it!

It only takes one man to operate, is simple and sound of construction and easy to operate. It will do all your plowing, seeding, discing, harrowing, hauling, threshing, and all your stationary belt work; burns gasoline or kerosene; fully guaranteed. It is the latest, most up-to-date light tractor on the market, thoroughly tried and tested.

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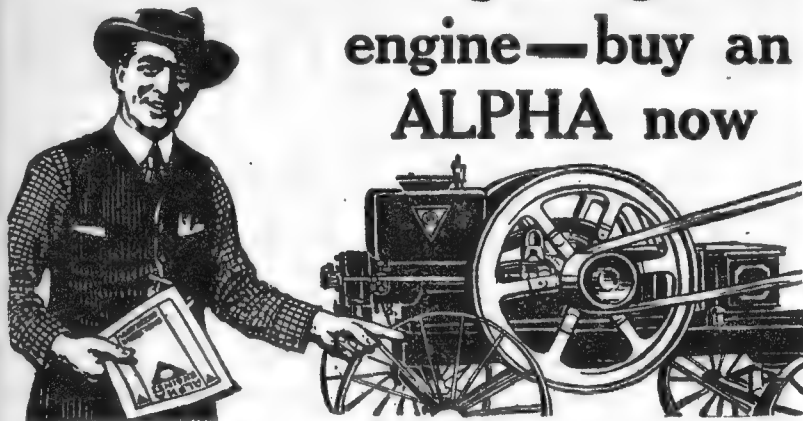
Good local agents are wanted, where we are not represented. You can add several hundred dollars to your income by a few weeks' work.

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CALGARY, ALBERTA

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THERE is no question about your needing a good gas engine. Every day you can see ways in which it would be a big help. Why delay the purchase any longer? You are not saving money by doing without an engine. You are actually losing money. You will not begin to save the price of a good engine until you buy an Alpha and let it do the saving.

But be sure the engine you buy is a good engine—a high-grade, reliable, durable engine that you can depend upon to do the work you expect of an engine.

The first cost is the last thing to consider. The lower the first cost, the lower the quality of an engine, and you cannot get reliable service, durability, low repair and fuel costs, with such an engine. Buy your engine with an eye to the future.

There is nothing mysterious about the superiority of an Alpha. The better design of this engine, the quality of material and workmanship that go into it, are easily seen. Every feature of this engine has in it some sound reason why the Alpha will give you better service and last longer.

Ask for and read our large engine catalogue carefully, and you will see where the extra value comes in.

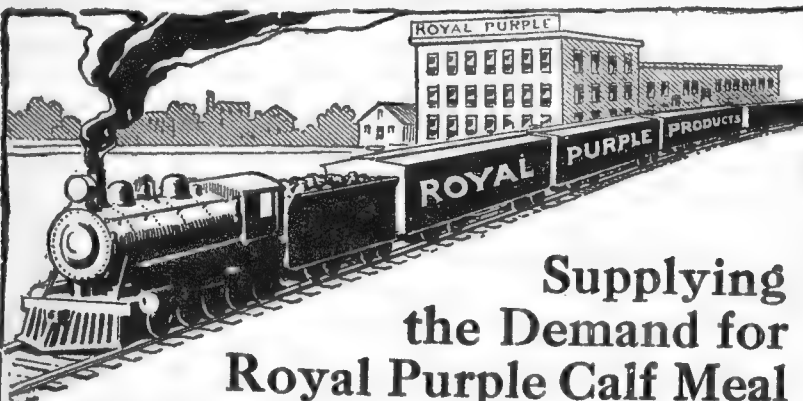
Alpha Gas Engines are made in eleven sizes, 2 to 28 H.P., and each size is furnished in stationary, semi-portable, or portable style, with hopper or tank-cooled cylinder.

THE DE LAVAL COMPANY, Ltd.

LARGEST MANUFACTURERS OF DAIRY SUPPLIES IN CANADA.
Sole distributors in Canada of the famous De Laval Cream Separators
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MONTREAL PETERBORO WINNIPEG VANCOUVER
50,000 BRANCHES AND LOCAL AGENCIES THE WORLD OVER

If you do not see what you want advertised in this issue, write us and we will put you in touch with the makers



Supplying the Demand for Royal Purple Calf Meal

This baby food for young animals is partially pre-digested, and can be fed to the youngest animals with perfect safety. It WILL NOT cause stomach or bowel trouble, which are serious ailments in young animals. Royal Purple is a sure preventive for scouring.

Calves Gain Rapidly Without Milk

When the calves are 3 or 4 days old they can be fed Royal Purple Calf Meal and raised just as well without one drop of milk. What prominent breeders remark:

Mr. Geo. W. Collins, Plainfield, Ont., writes: "Gentlemen,—In regard to your Calf Meal, I think you have the best on the market, as people who have bought it give it great praise. Some have taken their calves off sweet milk, and feed them nothing but your Calf Meal and water, and say they are doing as well on it as they did on the whole milk."

To Whom It May Concern:

This is to certify that I have secured your "Royal Purple" Calf Meal from our druggist, Mr. T. C. Nicholls, of Uxbridge, and can speak of this meal in the highest terms. I have used other calf meals, but this one is the best I ever tried. I never saw a calf gain more rapidly and thrive better than mine did while using your "Royal Purple" Calf Meal. I can cheerfully recommend it to all our stockmen who wish to raise large, healthy calves.—Stanley W. Croxall.

Note—The above Mr. Croxall keeps a large herd of pure-bred Holstein cattle, and is an excellent authority on Calf Foods.

Royal Purple Calf Meal is equally good for young colts, lambs and young pigs. Put up in 25-lb., 50-lb., and 100-lb. bags. Secure it from our dealer in your town.

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Send for our 30-page book which describes the common diseases of stock and poultry; also methods of feeding and our many products. Get a copy to-day.

The Baited Trap

A Story in Five Parts by Edwin Baird

PART V.

When the comedian, after profusely thanking Bob, had finally withdrawn, Annie got her gloves and purse from the dressing-table, switched off the electric lights, and linked her hand around Bob's arm.

"I was on my way to meet Do when you came in," she said. "Now we can go together. Mind your step there! A fellow can break his neck mighty easy in this place."

"I'm sort o' hoping," said Bob as they groped their way thru the jungle of scenery, "that I'll learn pretty soon where Miss Sherwood is."

"Well, as I've tried to tell you three or four times, she and Dicky Duval are down at the Union Station buying tickets for St. Louis."

For the better part of a moment Bob's heart seemed to stand perfectly still. They descending the narrow staircase of the stage entrance, she two steps in advance. When they reached the alley and started toward the street he asked calmly.

"They're both going to St. Louis?" "We're all going to St. Louis. We closed here today—Do and I. We open in St. Louis tomorrow."

"And Duval?" "His booking is changed too. We all open in St. Louis tomorrow. Dicky's got a mash on Do—"

"I heard that before," said Bob, a sudden sharpness in his voice. "Wait till I get a taxi for you."

"No, you don't!" Annie grabbed his arm as he started off. "Times are too hard for taxis. We'll take a street car or walk."

In the end they compromised on the elevated.

XIV

When Dolores heard about the episode of the lost bank roll—and it was the very first thing Annie told her—she said, with a quick glance at Bob. "Of course he gave it back! It's exactly what I'd have expected him to do."

Bob felt vaguely uncomfortable, but his self-consciousness vanished when Duval, who was leaning on a Malacca cane, besides Dolores, drawled in a supercilious way:

"I fancy you're fearfully lonely in Chicago, Uncle—you're so different from the natives!"

"How soon does your train leave, Miss Sherwood?" asked Bob, pointedly ignoring the ventriloquist.

"We've thirty minutes to kill," said she, consulting her enameled wrist watch.

"Will you give me ten of them, or fifteen—that is," he added, turning to Annie, "if Miss Fisher doesn't mind." He still refused to recognize the actor.

Miss Fisher didn't mind and he and Dolores strolled off together, and passed from the waiting-room and out into the noisy "midway."

"For some time," he said, as they moved side by side thru the crowd of travelers swarming around them in the grimy place, "I've been wanting to ask you about your brother, and this is probably the last chance I'll have. How is he getting on with his farm?" There was a note of half-fearful eagerness in his voice; he dreaded her answer, yet craved it.

She smiled apologetically. "I'm afraid I don't know, Mr. Yates. I haven't heard from Frank lately, and I haven't the remotest interest in farming."

He experienced a sharp disappointment. She had seemed far removed from his life before; now she seemed as unattainable as the most distant star.

"You care more for this play-acting?" he asked dismally.

"Oceans more! I don't believe I could exist on a farm. The dullness would kill me."

"Have you ever been on a farm?" he asked bluntly.

She shook her head. "Then maybe that's why. Farming

isn't dull—not by any means. There's lots of excitement in it. Especially about this time of the year."

"Perhaps you're right," she agreed, tho obviously taking small interest in the subject. "You know more about it than I do, anyway. You were born on a farm, weren't you?"

"I was born on the farm your brother owns now."

She stopped so abruptly that a woman walking close behind her with two suitcases crashed into her with an explosive "Whoof!"

Bob assisted the woman to her train, handed her suitcases to the negro porter, then returned to Dolores, who exclaimed the moment he was within ear-shot:

"If I'm not the prize stupid! I knew of course, that Frank bought his place from a Mr. Yates, but I never imagined—and you're his son, I suppose!" And as Bob nodded: "Well I declare! No wonder you felt that you knew me! But doesn't Frank ever write to you?"

"He—hasn't yet," faltered Bob, and felt his face burning fiercely. An impulse surged upon him to tell her why her brother never wrote to any member of the Yates family, but sober reflection pointed out that it could do no good now—only harm.

They had reached the southern end of the midway, and as they turned and started back he felt too sick at heart for speech. An ineffable sadness weighed heavily down upon him. In a little while her train would leave, and she would pass out of his life—doubtless forever. And then there was Duval to think of!

And he'll probably get her, too," ran his painful thoughts, and his brooding eyes rested upon her in pitiful longing. "I guess she was never intended for a clodhopper like me."

He felt clumsy and unpolished beside her. She was so exquisite, so finely poised, so utterly feminine! And he loved her with a fierce intensity that made him ache.

They drew abreast of an iron gate thru which a stream of luggage-laden, begrimed wayfarers were pouring from a newly arrived train, and as he guided her thru the crush the mere touch of his hand on her arm sent a delirious thrill thru him.

When they were safely past he did not release her arm, but said huskily, indicating a vacant bench near the baggage-room:

"Will you sit over here a minute? I—I've got somethin' to tell you."

They seated themselves on the bench, and he turned sideways, facing her; but he found it difficult to meet the honest inquiry in her dark eyes. His gaze shifting, he said stumbly, his voice trembling less from nervousness than from passion:

"I guess I oughtn't to tell you this, seein' it won't do either of us any good, but I'm going to tell you anyway, and when I'm thru you can do whatever you're minded with me."

Having thus broken the ice, he plunged headlong into the story of his love for her, starting at the beginning of things, when he had seen her photograph in her brother's room, and ending with his emotions a minute ago, when he had thought of her going away from him, accompanied by Duval. After he had finished and sat dumbly looking at her, with eyes of a dog, she avoided his gaze, for a space, in silence, slowly turning a ring on the little finger of her left hand. Presently she said:

"If you were like some men I know, I'd tell you to 'forget it and be a good sport.' As it is—well, you're different. There's something frightfully honest about you. I can't treat you as I do most of my men friends." She lifted her eyes to him and he saw they were glowing compassionately. "Of course," she went on, her voice softening, "you can't expect me to give you any sort of answer to what you've said. I scarcely know you, and naturally I



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haven't thought of you as—in that way you know."

"Sure; I know," he said thickly, and started to rise.

But she pressed him back into his seat. "Wait! I'm not thru. You told me just now I could do whatever I pleased with you. Well"—with an impulsive movement she leaned suddenly toward him, her hands fluttering to his shoulders, her mouth uplifted appealingly—"I want you to kiss me—Bob!"

With an indrawn sigh of ecstasy that thrilled him to the depths of his being and with no thought of the surrounding crowd, who being used to such sights in railway stations, took no notice of them anyway, Bob drew her into his arms and crushed his lips against her own.

XV

Three days' afterwards—events in Bob's life now dated before or after the epochal moment when he had kissed Dolores Sherwood—three days afterwards he got a souvenir post card from her, displaying a highly colored view of the St. Louis city hall and two square inches of Dolores' handwriting.

"Write to me often," she had told him in parting, "and let me know how you are getting on." And now the brief message on the post card reiterated: "Write me a nice, long letter and tell me all about yourself."

He wrote a long one forthwith, consuming upward of two hours in its composition; but when he read it over he decided it was anything but "nice," so he wrote another, likewise laboriously. At length he finished one that pleased him moderately well, and this he directed to her at the Sixth Street vaudeville house where she and Annie, and Duval, were playing.

A week later he received a post card from Kansas City, on which she expressed surprise and disappointment over not having heard from him in St. Louis. Believing his letter had miscarried in the mails he wrote to her again, addressing this epistle to her hotel.

He next heard from her in Topeka—a hastily scrawled note on a sheet of hotel stationery. She had been delighted to get his long letter. It made her want to see him. The sketch was going to the bad. If it wasn't for Annie's never-failing high spirits she'd be feeling awfully blue.

Such was the gist of the note which ended: "Please write me at Omaha, in care of the Tivoli Theatre."

He did—and never got an answer.

Three weeks passed, and he had a card from her, bearing the Los Angeles postmark and these disquieting words:

Why haven't you written? You've disappointed me terribly. The sketch blew up in Denver. Annie and I are playing in a musical show at the Palmetto Theatre, this city. Won't you please write me one of your nice, long letters?

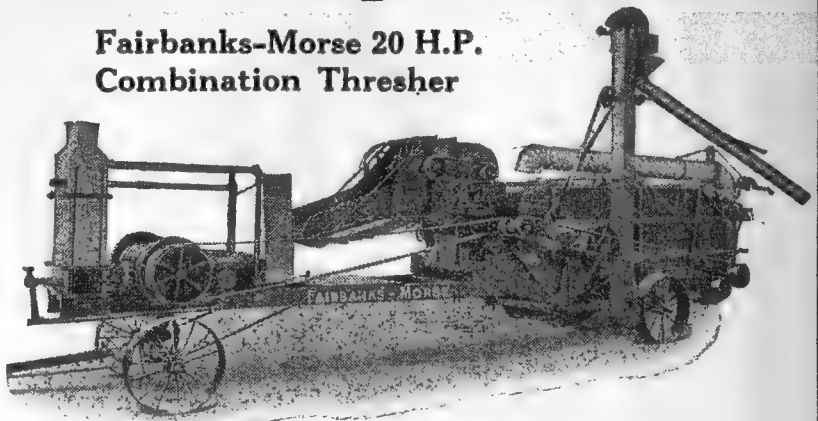
N.B.—Dicky Duval's in the show too. Bob was glumly perplexed. That one of his letters should go astray was no vast wonder, but that it should happen twice, and in such rapid succession, was surprising indeed. He had read somewhere that "lost" letters were extremely rare in the Post Office Department—one in every 300,000, or something like that—and it seemed incredible that his two letters should be the fated ones in such a mighty number. Her line about Duval heightened his torment.

He sat down immediately and wrote to her, directing the letter to the Palmetto Theatre. A month passed, bringing no reply. Then he wrote to her again, writing "Please Forward" on the envelope. After another fortnight of silence he wrote a third time, placing his name and address in the upper left-hand corner of the envelope. The second letter was returned by the Dead Letter Office in Washington, the third came back from the Los Angeles post-office, rubber-stamped, "Uncalled For," and from this he deduced that his first letter, unless lost, must have been delivered, else the postal authorities would have returned it to him.

He construed her silence variously, his most harrowing construction being that she had married Duval and forgotten the big-boned farmer's son she

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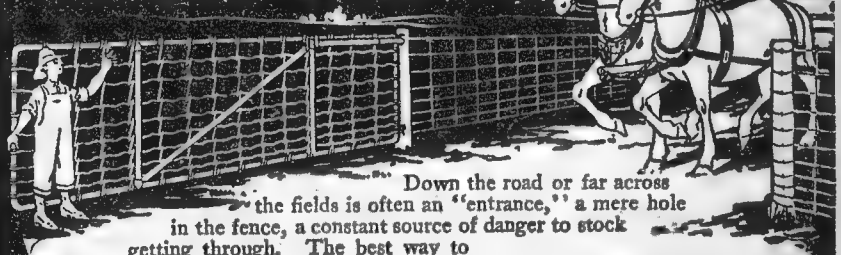
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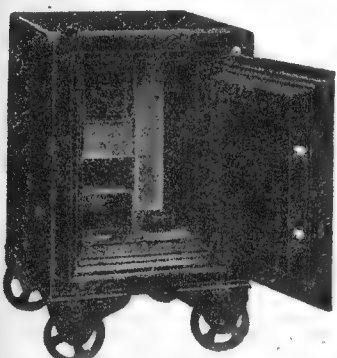
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had met in Chicago. On his next visit to Peoria he went to her aunt's home with the hope of learning something definite, but her aunt had moved away—"Gone to California," the neighbors said. Nobody knew her address.

He tried the Chicago booking agencies next, and then the dramatic publications—and learned nothing except that she had left the stage. Beyond this meagre information, and it was mostly hearsay, nobody could tell him anything about her. She seemed to have dropped quietly out of sight.

He thought of communicating with her brother, but the aversion of doing so now, after the long intervening silence was stronger than the pleading of his heart; and he gave up thinking about it, as he had done many times before.

At last he resolved to forget her. His love, he reasoned, was quite futile anyway. Then, why torture himself by brooding on what might have been. Thus argued his practical side. The sentimental part of him counselled differently.

The summer waned into golden autumn, withered before the frigid blasts of winter, which, in its turn was melted by the warm breadth of spring—and Bob's logical resolution became a sturdy thing. Time is the sovereign healer of all mental wounds.

But there was one thing he never forgot, and never would. No passage of time, however great, could erase the memory of that heavenly moment when he had held her in his arms and kissed her.

In the summer of that year Bob quit the street railway people, with whom he had risen to a position of some importance, and went to work for a commission merchant in South Water Street. This was more to his liking at that time and the decrease in his income gave him scarcely more than a passing twinge.

Since the first budding of spring he had been conscious of a growing distaste for the city and a recurrent longing for the country, because he came of a race of farmers and the love of the soil was indissolubly in his blood. But the life in South Water Street, altho immersing him in a sea of agricultural products, did not appease his craving—it only piqued it. The roar of the city was always in his ears, and he loathed it. The smells, the crowds, the hot streets—all sickened him. He thought wistfully of the green meadows and the cool woods.

When harvesting time came he was on the verge of cutting for the country as a laborer. The idea fascinated him more and more as he recalled the clean, mellow odor of hay yellowing in the sun, the fields of ripe wheat, the loud whirr of the threshing machines, the shouts of the workers.

And then, wholly unexpectedly, fate gave a new twist to his life. It came in the form of a telegram:

Hurry home. Father is dying.

XVI

His father had been struck by an automobile (it was the falling of divine wrath, so his mother said, in punishment for his sins), and when she and Bob came to him at the hospital he had, at best, less than an hour to live. With an almost imperceptible movement of his head the stricken man signed to the nurse and surgeon to leave the room, and when they had gone, closing the door behind them, he beckoned his wife and son nearer. Altho he summoned all his ebbing strength for one final effort at speech, his voice rose barely above a whisper:

"I'm gonna die, Bob, I guess—I'm all caved in inside—and afore I go I wantar squar' myself with that young feller, Sherwood. I figger I done him out of four thousand dollars. My insurance is ten thousand. Take it out o' that, Bob, and give it to him. There'll be enough left for you and Ma. Promise me you'll do it, Bob!" The eyes from which the light was fast fading, were fixed glassily on his son.

Bob nodded, unable to speak.

A look of happiness, almost beatific, overspread the pain-racked features of the dying man. His body relaxed, as if in relief; his head sank deeper into the pillow. He tried again to speak, but

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could not. His life, now that his final wish was granted, was fast departing. His sunken eyes closed in weary content. With a smothered sob the woman dropped to her knees beside the cot. And the little room knew the silence that is Death.

Within the month Bob was moving along the Wisconsin road that led to the farm he had once called home; and, despite the glad import of his mission, a poignant loneliness sat broodingly upon him. The harvesting was at its height, and the fields, stretching away from either side of the road, were rich with golden grain. The very air was surcharged with peace and well-being, and his melancholy was accentuated. He reflected bitterly upon his blindness in deliberately turning his back on all this. He longed passionately for the old free life of the soil.

He reached his destination—And stopped short in the middle of the road, with an ejaculation of amazement. He had, naturally, expected to see a house crumbling to decay, broken fences, neglected yards choked with weeds, but he saw nothing of the sort. The farm, instead of deteriorating, had been rejuvenated. From the galvanized iron R.F.D. letter box to the newly painted cupola of the barn, gleaming redly in the sun, the place fairly exuded the spirit of prosperity. And whatever doubt he may have had that this transformation was wrought by Sherwood was speedily dispelled.

He heard a shout down the road that was somewhat familiar, and turned to see Sherwood driving toward him in a wagon.

"Hello there, Bob Yates! Just in time for dinner. Hop in!"

Bob, vastly relieved by Sherwood's cordial greeting, which obviated any possibility of a strained situation, climbed into the wagon and shook a bronzed hand whose grip was like a vise.

Later, as they walked toward the house from the barn, Bob was still exclaiming his wonder at the rehabilitation of the farm.

"I'd never have dreamed," said he with a generous gesture, "that the old place could come back like this. If book knowledge did it, then I'm strong for it. Anyhow, you deserve a heap o' credit, Mr. Sherwood."

A shadow darkened the radiant good humor in Sherwood's roly-poly face.

"I'm not so prosperous as I seem," he said quietly. "In fact, I'm not prosperous at all. But I'll tell you about that later on. Let's go in to dinner now."

They turned the corner of one of the new chicken houses and came within sight of a grape arbor which extended from the kitchen steps to the middle of the garden, forming a cool, green bower over the board walk. On a stepladder beside the arbor stood a slim young woman in a gingham apron and sunbonnet, filling a wicker basket with luscious clusters of grapes. Evidently hearing their voices she looked over her shoulder in their direction—and Bob, seeing her face got his second distinct surprise of that day.

He stopped abruptly, also halting Sherwood by gripping his shoulder.

"Is it possible," he asked in a low voice, "that I am looking at Miss Annie Fisher, the actress, or are my eyes lying to me?"

"Your eyes aren't lying, old man," chuckled Sherwood, "but she's not an actress any more—and her name is not Miss Annie Fisher. It's Mrs. Frank Sherwood, and she's a farmer's wife. We were married last winter. You see, when my sister came home—"

"Is your sister here?" cried Bob.

Sherwood laughed. "I think I'd better start at the beginning and tell you everything."

But he didn't. His wife, who had hastened down from the stepladder and rushed forward to welcome Bob, told it, instead.

"There's really not such a much to it," she began as the three of them moved on toward the house. "When our Los Angeles engagement ended we got horribly homesick—Do and I. This farm was the only thing like home Do had, and I knew dear old Frank would take me in. We were always good pals," slipping her bare arm around



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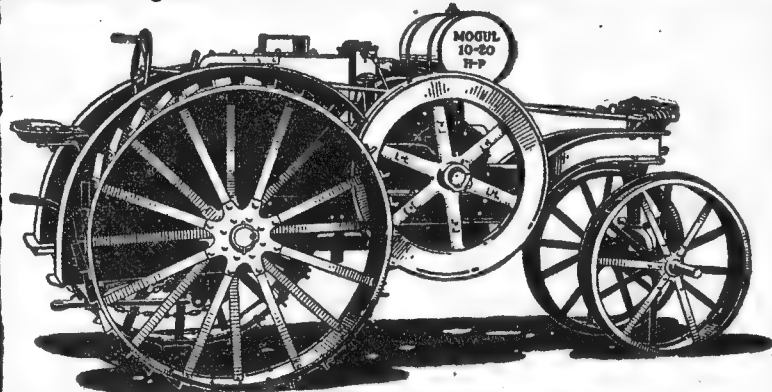
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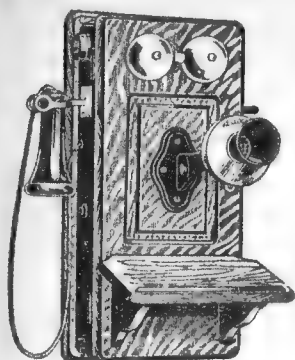
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her husband and squeezing him. "Well," she ended, "he did; and Do and I took to farm life like ducks to a summer show. Do is perfectly crazy about it. You just ought to hear her rave!"

"And Duval?" asked Bob, when she paused. "What became of Duval?"

"Oh she bounced him, just as I knew she would." After a moment she added significantly, in a quiet, lower tone: "She's got something to tell you about Duval."

They had reached the kitchen steps by now, and Bob's pulse was racing madly. So she was free, after all, and there was a chance for him!—such was the psalm that sang in his mind. And then he became aware that Dolores was standing in the kitchen doorway, looking at him, her left hand pressed tightly to her rounded bosom.

Their eyes met. For a moment neither spoke. But a strange light, pregnant with a wealth of meaning, leapt suddenly from one to the other—and there flashed in Bob's mind a vivid recollection of that instant in the railway station when their lips had clung together.

XVII

Dinner was served immediately, and a most excellent dinner it was, but the flow of words outweighed the feast. First, Bob had to hear about Duval. Since all present, save he, knew of the matter, Dolores didn't hesitate to speak of it at the table.

Bob, honest thru and thru, had never conceived of a villany which would permit any person to open another's private mail, and yet that was what Duval had done. He had stolen all of Bob's letters addressed to her at the theatres. The only one she had received was the one directed to her in care of the Kansas City hotel.

"I got the truth from the manager of the Palmetto in Los Angeles," she said. "Duval had been in the habit of bringing me my mail, and the manager told me that he had given him a letter bearing a Chicago postmark. I never got that letter, and I knew it was from you. Of course it didn't take me long to see that Duval had been doing the same thing in St. Louis, Topeka, and elsewhere. Wasn't it horrid?"

"Well, I wanted to write you at once and tell you all about it, but the trouble was I'd mislaid your address, and I couldn't remember it to save my neck. And Frank—dear old stupid!—couldn't recall it either. He couldn't even remember the name of your landlady."

"Mrs. McNally," put in Bob.

"I wrote you twice," she continued, "in care of the General Delivery, but both letters came back. It's been a perfectly awful mix-up all around."

"But everything's all right now," said Bob, and his broad smile reflected the glow in his heart. Duval's baseness could not diminish that glow. Indeed, if the exact truth were known, it was rather pleasant to reflect that Duval had been so fiercely jealous.

"You bet!" agreed Sherwood. "Everything's fine now. Have another piece of chicken and some more corn and potatoes."

Bob smiled again as he passed his plate. It was hard for him to stop smiling. His mind teemed joyously with dazzling plans, in all of which Dolores played a stellar role, and when her brother, returning his plate, heaping full, said waggishly, "Dolly's ideal man now, Yates, is a farmer," Bob's delight soared higher still. For henceforth he was going to be a farmer, nothing less.

Dinner over, his host led him to an upstairs room that was equipped with a complement of office furniture, including a filing cabinet, typewriter desk, and sectional bookcases, and there, after they had helped themselves from a box of cigars, Sherwood talked agriculture for upward of an hour. He talked enthusiastically about such things as fungicides, humus, legumes, nitrates; and he touched, in passing, upon a myriad of other matters, mostly of a scientific nature, the exact meaning of which Bob never would have gathered even had he been listening attentively. And he was not listening at all, altho

he seemed to be. He was thinking only of the speaker's lovely sister.

Presently, tho, a few words detached themselves from that diffuse torrent and smote his ear with a sting that brought him suddenly alert. Sherwood was saying:

"So you see I'm up against it financially. I'm mortgaged to the hilt, and where I'm to get money to go on with I'm darned if I know."

Bob nodded sympathetically, striving to pick up the thread of the prior discourse and connect it with this last statement. Sherwood continued:

"I did about as well as I expected this year, but I didn't break even, and I'm away behind the game. This soil is a tough proposition. Not hopeless, tho. A friend of mind, a professor at Madison examined it and we had quite a long talk about it. It can be made productive again, as I explained a little while ago. But it'll take money."

"How much?" asked Bob, leaning forward from the edge of the chair.

"Well, I haven't figured it out exactly. Offhand, I should say a thousand or so. But I need three or four times that much."

Bob sat back in his chair and for several long moments gazed thoughtfully at the floor without seeing it. The temptation was strong—overwhelmingly strong. How easy it would be to lend Sherwood the money, or buy an interest in the farm with it! What an advantage it would give him in the siege he was planning against the heart of Dolores!

And then shamed to the quick that he could even contemplate such a dishonorable thing, he got quickly to his feet, whipped a leather wallet from his hip pocket, where it had begun to burn like fire, and extracted a slip of white paper, which he laid on the arm of Sherwood's chair.

"There's your money, Mr. Sherwood," he said.

Sherwood was staring hard at the paper, holding it outstretched between his fingers. It was a certified check, drawn to his order, for four thousand dollars.

He looked up at his guest, his face a study in blank bewilderment. He was unable to speak. He could only wait for the other to explain.

Bob resumed his chair and explained the circumstances as briefly as he could. When he had finished speaking, Sherwood, who had interrupted only once, to express commiseration for Bob's bereavement, sat quite silent for the better part of a minute, his chin cupped in his palm, elbow resting on his knee, gazing at the wealth he held between the fingers of his other hand. Then he got up and closed the door opening into the hall. Without meeting Bob's eye, he said in a quiet, almost apologetic voice:

"Of course, I soon discovered how your father had swindled me, and I took it pretty hard at first. I can look at it more calmly now, however. I can see it was my fault as much as his. I went into the deal with my eyes wide open. He set a baited trap for me, and I bit at the bait. And that's why," concluded Sherwood, smoothing out the check and looking at it diffidently, "I almost hate to take this. I don't quite feel that I'm entitled to it. Here—you'd better take it back!" With sudden impulsiveness he almost thrust the check roughly upon Bob.

But Bob who had risen, backed hurriedly away in vigorous dissent.

"You've got to keep it man! Can't you see? It was his dying wish."

"I do want to keep it," confessed Sherwood rubbing an unsteady hand across his brow. "I need it terribly."

"And you're going to keep it too!" asserted Bob. "And that's not all," lowering his voice. "I'm going to add five thousands to it, or even more, if you'll let me. As I told you and Dolly—you and your sister at the dinner table, I want to get back on the farm again. I ain't happy anywhere else. I quit my job in South Water Street yesterday. Mother feels the same as I do about it. She wants to sell the home in Peoria and move back to the country. Now I've been thinkin' some, Mr. Sherwood. I was born and raised on this here place, and I know it like a

Continued on Page 46

The Mail Bag

AN OPEN FORUM

This page is maintained to allow a free discussion of all questions vital to western farmers. Up to the limit of space letters will be published giving both sides of all such questions. It is not possible to publish all letters received, but an effort will be made to select those most fairly representing different views. Short letters will be given preference. All letters must be accompanied by name and address of writer, the not necessarily for publication. Unused letters will be returned if accompanied by postage.

NON-PARTIZAN LEAGUE

Editor, Guide:—I am enclosing copy of letter from the Non-Partisan League secretary notifying me that, on account of press reports of my statements I am expelled from membership, it being assumed I have advised men not to join the league.

At first I supposed it was on your report the matter was decided, but a closer observation shows the action was taken on or before February 19, as that is the date of the enclosed letter, and your report was not yet published at that time, and I know of no other press report that came anywhere near my advice. You credit me with having advised men in the Moose Jaw convention to keep their money in their pockets till the present executive was changed, which is not a true expression of what I really said. In the first place I condemned only two members of the board, I made no blanket charges. When I have something to say about a man I name him and am prepared to stand behind what I say. I did not advise men to keep their money in their pockets till the executive was changed. I advised them to keep their money in their pockets till they could learn the answer to questions that were asked in vain at the district meeting, in Swift Current where the league asked approval and got it, on the strength largely of the contention that the resolution before the meeting (the same one presented in Moose Jaw convention) dealt only with the Non-Partisan idea. I asked them not to pass the resolution, because I believed the League's paper would misrepresent their action to make it appear they had endorsed the program and the league as a whole. I was convinced of this because of the misrepresentation following the action at Swift Current.

Information I advised the men to get was concerning number of salaried men in the League office, what these men are doing, what salaries are being paid, what commissions to canvassers for collecting the \$15.00 fees, what plans have been worked out to express the choice of political candidates in the various constituencies, how local constituency meetings and annual general meetings are to be financed, if delegates to such meetings are to pay their own expenses and appoint themselves, how much money is now in the treasury approximately and how much spent and collected and how much spent and what it has been spent for.

Because I gave such advice, or because of a press report that I gave other advice I am expelled from membership by the League executive without a hearing or a chance to defend myself, or any knowledge that such action was being considered by the executive and my membership fees retained by the League, whom I cannot sue because it is not incorporated and therefore is not responsible, my subscription to the League paper, which I paid for, has been cut off and the articles they publish condemning me I am refused the space to reply thru their paper. If this is the kind of democracy the Non-Partisan League is going to usher in, I think it is time the farmer on these prairies knew about it.

P. L. CRAIGEN.

Hazenmore, Sask.

Note—Mr. Craigen encloses the official letter of suspension from the League, which reads as follows:

"Feb. 19, 1917.

"P. L. Craigen, Vanguard, Sask.

"Dear Sir:—I am instructed to inform you that at a special meeting of the executive committee of the League, held today at Swift Current, called for the purpose of considering your conduct as a member of the League, you were suspended from membership, under Clause eight of the Constitution, which reads as follows:

"The executive committee may at any time, if in their opinion any member or auxiliary member conducts himself in a manner detrimental to the in-

terests of the League, suspend such member or auxiliary member until the next annual meeting of the League. But said suspended member or auxiliary member shall have the right of appeal to the said next annual meeting. Such suspension shall preclude said member or auxiliary member from all the rights appertaining to the office of membership."

"I do not think you will need any explanation as, according to the press reports, you publicly urged farmers not to join the League, which conduct is certainly detrimental to the interests of the League.

"Kindly acknowledge receipt of this letter to this office and send in all supplies issued to you for canvassing.

"Yours for the farmers,

"G. HEAL, Sec.-Treas."

THE FARMERS' PLATFORM

Editor, Guide:—Sir, your correspondent, A. M. Bennett, is out with a protest against the \$4,000 exemption clause in the proposed income tax of the Farmers' Platform. I regret that the Brandon convention adopted the platform in its present form, as it lulls the executive into the false assumption that the farmers are all fours for the platform as it now stands. And, by the way, the convention resolved that the platform be sent to all local associations, passed upon and returned by February 15. That date is at hand and our local has not had a scrap about this platform.

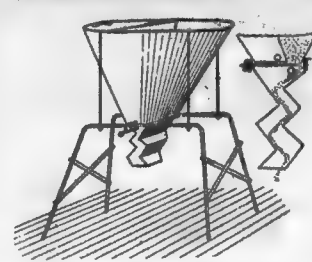
Be not deceived, the farmers are not going to accept a ready-made platform at the hands of the wise men of Winnipeg, nor even from the executive of the Grain Growers' Association. To be a platform they will stay by and stand on, it must be home-made, home spun and the product of their hands. A glance at the personnel of the original framers of this platform will show that the Council is a bit top heavy from those self complacent single tax members of that body. Hence a Direct Land tax is proposal No. 1 on the list of new taxation, and if those men had their whole way, every other mode of taxation would be abolished and all revenue raised from the land. This in face of the fact that city and rural realty today groans under the heavy burden of taxation. It is no concern of those "landless landgrabbers" that the realty tax is already near the breaking point, while thousands with comfortable incomes go scot free.

To me an income tax exempting all incomes up to \$4,000 looks like a joke. In Britain it starts about \$800. In the U.S.A. the state tax begins at \$1,000 to \$1,200, and the Federal tax was from \$3,000, but is now to be from \$2,000. If this platform ever gets before our local, I will move that the Federal income tax begin at \$2,000, and the provincial and municipal at about \$1,000. What, you ask, a municipal income tax? Yes, why should rich men without land in a municipality go free while the land holders are being taxed to death? The demand for income taxation is sweeping over America as it has already over European states, and farmers should be in the front ranks of this procession.

Then, again, the proposal to tax profits over 10 per cent. of corporations is another joker. Imagine a farmers' candidate on a platform advocating such a plank, and opposed by a candidate, say for the present government, and see him wilt when his opponent informs the audience that our finance minister is already taking 25 per cent. of the profits over 7 per cent. It would not help matters for our candidate to contend, as did Mr. Chipman at Brandon, that the above is a war tax, whereas we propose a permanent tax; for the simple reason that all Federal taxes in

Continued on Page 22

RASMUSSEN'S ZIG-ZAG GRAIN PICKLER



Patent Applied for

Treats grain more thoroughly, quickly and easily because it mixes better than any other machine on the market. The grain is "Zig-Zagged" or turned over five times.

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DEALERS: We have several agency points still open, write us for terms.

If you do not see what you want advertised in this issue, write us and we will put you in touch with the makers

PURE BRED HOGS, FREE



Here is a chance for any boy to get a start in raising pure-bred hogs without one cent of cost, and we believe that not only the boys but the grown ups too will be interested in this offer.

The Guide is anxious to encourage the boys on the farm to take an interest in Pure Bred Livestock. A bunch of well bred hogs, when properly taken care of, will bring good returns. No expensive equipment is required to start into the hog business on a small scale. There is always a demand for pure bred breeding stock, and one litter from a good sow will pay many times for the work and money expended.

The Guide will give away absolutely free an eight weeks old pure bred Sow or Boar. These pure-bred animals will be selected from the very best stock in Western Canada and will be ready for shipment on June 1st. A hog of either sex will be given to anyone who will collect eighteen yearly subscriptions (new or renewal) to The Guide at \$1.50 each, and send the money collected, and the names and addresses of the subscribers, to The Guide office. You can have your choice of the following breeds.

Berkshire, Yorkshire, Duroc Jersey and Poland China

Make Your Reservation—NOW!

Collect your first yearly subscription at once and send it to The Guide office, together with the coupon, filled in plainly with your name and address. We will then enter your reservation for the prize you have chosen (but reservations positively cannot be made without your first subscription). We will also send you full instructions and materials for taking the other subscriptions required. These need not all be sent in at one time, send them in as you collect them.

Get your reservation and first subscription in at once and make an early start towards securing one of these pure bred hogs. Remember every hog is of the very best breeding and a pedigree will be furnished with each animal.

The Grain Growers' Guide, Winnipeg.
I would like to earn one of your pure bred hogs, and am sending you herewith my first subscription and \$1.50 to apply on same. Please send me full instructions and materials for taking the other subscriptions required.
Name
Post Office
Province
Sow or Boar
Berkshire Poland China
Yorkshire Duroc Jersey
Make a cross in the space above to describe the sex and breed which you have chosen.
The Grain Growers' Guide March 21, 1917

Farmers' Financial Directory

What Position Will You Be In?



Here's what happens to every 100 young men of age 25, starting out in life: When they are 65 years of age:

- 5 Will be well-to-do or wealthy.
- 6 will be self-supporting, but with no other resources.
- 53 will be dependent on their children or other charity.
- 36 will be dead.

100

In the face of such overwhelming evidence, why not ensure an independent old age by carrying an Endowment Policy in the Manufacturers Life Insurance Company?

The Manufacturers Life
Insurance Company

HEAD OFFICE - - - TORONTO
King and Yonge Streets

P.S.—Let us send you our leaflet,
"Somebody Must Carry Your Risk."



FLYING TIME

"TIME flies," and this means money where life insurance is concerned!

For example: a life premium is only \$17.80 for \$1,000.00 of protection at age 18; at age 35 this same policy would cost \$27.80; at age 45, \$38.80, etc.

So that, as time flies, the amount of protection for one's family that could be purchased with a given sum of money steadily decreases and therefore insurance taken early in life is a splendid economy.

As time flies, the uncertainty of life increases rapidly. The probability of death is 50% greater at age 35 than at age 20. We do well to protect our future years by buying insurance in early life.

As time flies health usually deteriorates and the man who is insurable to-day may be rejected to-morrow. Hundreds of thousands of applicants are "turned down" every year.

Yesterday is no longer ours; of to-morrow we know nothing. It is therefore good, sound sense to dispose of the big question of life insurance.

Write us to-day for rates at your present age.

The Mutual Life
Assurance Company of Canada
Waterloo, Ontario

509

THE GOLD STANDARD

Editor, Guide:—I have been interested in the articles appearing in your periodical with reference to "Banking," and would be very glad to have Mr. Vere Brown, who has been putting the case so ably for the banks, answer the following questions:

1—State your reasons for your belief in the intrinsic value of gold.

2—If you believe in the so-called gold standard, give your definition of a standard and your reasons for so believing.

3—If you think full legal tender dollars issued by the government is "flat money," what is a bond issued by the government, the security in both cases being all the assets of the Dominion of Canada?

4—How do you justify the securing of one debt with another debt, and in this way pyramiding debts?

5—How do you justify banks loaning from five to six dollars of bank credits for every dollar secured by gold basis?

6—How do you justify the loaning to the people of "bank credits"?

7—Why should the banks control the money and credit of this or any other country?

8—As the issuing of money is solely a function of the government, why should the government not exercise this function in the interest of all the people?

9—Why should the government not receive interest on money loaned by the government direct to the people instead of transferring this right to banking corporations and allowing them to loan "bank credits" and take the profit from the government—or the people?

10—State your objection to the government issuing its lawful money for value received and loaning it to the people on security satisfactory to the government, the government receiving the interest?

11—State why the government should not receive full value for each dollar issued into the currency system of the Dominion of Canada?

FINANCIER

DOMINION TRUST

A meeting of the creditors of the Dominion Trust Company, in liquidation, was to be held at Vancouver, March 14, next, to consider and, if thought advisable, approve the conditional acceptance by the liquidator of offers made by certain of the directors for settlement of the misfeasance and all other proceedings against them, and to discuss the position of the liquidation generally.

MORTGAGE RATES IN N.D.

On 144 mortgages owned by the Grand Lodge of the A.O.U.W. of North Dakota on December 31, 1916, the interest rate in only two cases exceeded 6 per cent., in very many cases was 5½ per cent. and in some as low as 5 per cent. The amount of the mortgages would indicate that many of them are on farm lands in that State. They are five year mortgages. 91 have been taken out in the year 1913 or later. On practically all these held by this order of Workmen the rate on mortgages made during 1916 is one half of one per cent lower than on mortgages taken out during previous years. These figures are from the March issue of the North Dakota Workman, the official organ of the above order and give in a very lucid manner the prevailing interest rates on mortgages in the neighboring state to Manitoba and Saskatchewan.

DOMINION CANNERS' PROFITS

Montreal, March 8.—The net profits of the Dominion Canners Limited, for the year 1916, were \$668,007, according to the report made by R. L. Innes, the general manager. Prices have been high as everyone can testify who had to buy. Earnings covering several years are as follows:

Year.	Net Earnings.
1916	\$627,433
1915 (dead loss)	407,618
1914	215,123
1913	380,517
1912	503,409
1911	362,870

As indicated, the concern had a very bad year in 1915 when the operations resulted in a loss of over \$400,000. A quick reverse of form was shown in 1916, when the profits were the largest that the merger has known. The company controls over fifty canning and preserving plants in Ontario, Quebec

The Least Possible Delay

in the satisfactory completion of a mortgage loan, is the motto of these Institutions.

In each of the Prairie Provinces competent salaried inspectors are maintained.

THE
CANADA TRUST
COMPANY

THE
Huron & Erie
MORTGAGE CORPORATION

(UNDER SAME MANAGEMENT)

COMBINED ASSETS, OVER \$24,000,000

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Will be pleased to act for you in any position of trust, such as:

EXECUTOR OR TRUSTEE of an estate left under will.

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All Correspondence Confidential.

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WINNIPEG, MAN.

A purely Western Company, operating in Manitoba, Saskatchewan and Alberta.

Ideal Policies for the farmer.
Low Rates—High Cash Guarantees.
Simple Contracts backed by Adequate Reserves.

Government Deposits, \$120,000.00.
A Post Card will bring you a Calendar or Annual Statement.

THE LONDON MUTUAL FIRE INSURANCE CO.

Issue a Special

FARMERS' POLICY

There is none better
See our Local Agent or write for his address to—
CARSON & WILLIAMS BROS. LIMITED
UNION BANK BUILDING, WINNIPEG, MAN.

The Weyburn Security Bank

Chartered by Act of The Dominion Parliament

HEAD OFFICE Weyburn, Sask.

Nineteen Branches in Saskatchewan

H. O. POWELL, General Manager

Farms For Sale and Rent

In the Winnipeg District, large tract of prairie land suitable for breaking this year.

American Land and Loan Co.
4301 MAIN STREET - - - WINNIPEG

Money to Loan

on improved farm property

Lowest Current Rates

Apply through our representative in your district or direct to our nearest office.

National Trust Company Limited.

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"If Everyone Only Knew"

the remarkable results The Great-West is securing for its policyholders, sheer common-sense would compel them to insure in your company." This was the remark of a Great-West Life Policyholder, whose Policy recently matured.

Many do know. They know that for inexpensive, profitable Life Insurance they cannot improve upon the Great-West Policies—and act accordingly. This is seen in the amount of insurance now held in force—over \$133,000,000—and the gain of over \$13,000,000 secured last year. If you are not yet acquainted with the Great-West Policies, inform yourself by writing to—

THE GREAT-WEST LIFE ASSURANCE COMPANY

Dept. "I" Head Office: WINNIPEG
The Annual Report is now in print—ask for a copy.

THE C. P. R. GIVES YOU TWENTY YEARS TO PAY

An immense area of the most fertile land in Western Canada for sale at low prices and easy terms ranging from \$11 to \$30 for farm lands with ample rainfall—irrigated lands up to \$50. One-tenth down, balance if you wish within twenty years. In certain areas, land for sale without settlement conditions. In irrigation districts, loan for farm buildings, etc. up to \$2000, also repayable in twenty years—interest only 6 per cent. Here is your opportunity to increase your farm holdings by getting adjoining land, or to secure your friends as neighbors. For literature and particulars apply to Allan Cameron, General Superintendent of Lands, Department of Natural Resources, 908 First Street East, Calgary, Alta.

WHEN WRITING TO ADVERTISERS
PLEASE MENTION THE GUIDE

and British Columbia. It has fourteen farms in Ontario and owns its own factory and lithographing plant.

WEYBURN BANK REPORTS

The annual statement of the Weyburn Security Bank, of the town of Weyburn, shows it to have had a very prosperous year. Profits for 1916 are \$82,149, compared with \$53,844 in 1915, and equivalent to 23.6 per cent. upon the paid-up capital. Dividends absorb \$48,995; \$20,000 is placed to reserve, an increased balance of \$9,442 being carried forward.

The balance sheet shows demand deposits, \$1,083,187, an increase of \$219,668, and notice deposits, \$907,639, a growth of \$394,459. Current loans in Canada are \$1,118,167 against \$747,320 last year, a growth of \$370,847 and current loans abroad, \$85,684 against \$14,984 in last fiscal year. This local bank has been very successful since its establishment a few years ago.

MAPLE LEAF MADE A MILLION

Montreal, March 8.—The Maple Leaf Milling Company, is said to have had the best year in its history and that the net earnings for the twelve months will exceed those of the record year 1914, when the profits were \$1,048,997 or about 40 per cent. on the common stock.

The company has no bonds out and the common and preferred stock amount to \$5,000,000. From the earnings a considerable sum goes to the bank in interest charges, probably \$150,000, the balance being available for the dividends. The company has mills at Kenora and Brandon in the west and several in the east. Net earnings for several years past are as follows:

1916 (guess)	\$1,000,000
1915	530,525
1914	1,048,997
1913	418,159
1912	440,393
1911	181,059

It is said the dividends will be placed on a 10 per cent. basis.

TO CONTINUE LAND VALUES TAX

The municipalities of St. Vital and Fort Garry, situated just outside the City of Winnipeg recently made it clear to the Law Amendments Committee of the provincial house in Manitoba that they wished to remain under the single tax at least until after the war. The reeve of St. Vital said that practically all the ratepayers wanted exemption from taxation of improvements. The member for St. Boniface said that he had never had complaint under the single tax assessment from the people of Fort Garry. An amendment consequently was passed to the Assessment Act which excludes St. Vital and Fort Garry from levying taxes on improvements.

THE COTTON SHORTAGE

At the outbreak of the war there was a world surplus of 65,000,000 bales of cotton, and the production for that year was 43,000,000 bales. In the following year it dropped to less than half that total, and this year it is only 14,000,000 bales. The demands of war and trade soon polished off the surplus and the whole crop of 1914. Half the crop of 1915 has gone, mainly out of the cannon mouth, and the world now must depend upon the remaining half of last year's crop and all of this year's crop. Great Britain and her allies have garnered most of the supply.

Every fifteen inch gun fires the equivalent of one hundred pairs of overalls, or some five hundred pounds of cotton. The Queen Elizabeth has eight guns of that calibre and in one broadside, therefore, she fires away 800 pairs of overalls. If she discharged thirty broadsides in an engagement she would account for 24,000 pairs of this very serviceable wearing commodity, and if there were eight vessels of the Queen Elizabeth armament in action they would destroy enough cotton to equip with overalls nearly five corps of munition workers. The mind refuses to work when it comes to estimating the battles of Verdun and the Somme in terms of overalls.—Victoria Times.

Government Bonds

WE are prepared to answer any inquiry you may direct to us relative to Dominion of Canada War Loan Bonds or the Bonds of other Governments or Municipalities. The opportunity you have today for the profitable investment of your spare funds in high grade bonds is perhaps more to your advantage than at any time within a century. Your inquiry is welcome—our service free.

Edward Brown & Co.
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We buy and sell bonds for our own account and all statements made with reference to bonds sold, while not guaranteed, are our opinion based on information we regard as reliable, being data we act on in purchase and valuation of securities.

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IMPERIAL BANK OF CANADA

CAPITAL PAID UP \$7,000,000 RESERVE FUND \$7,000,000
PELEG HOWLAND, PRESIDENT E. HAY, GENERAL MANAGER

HEAD OFFICE: TORONTO

SAVE your Money, SECURE your Future
and SERVE the Country.

Interest allowed at current rate on Savings Deposits at all Branches.

119 Branches 43 Branches in Western Canada

CROWN LIFE

The Total Amount of New Policies issued during 1916 was more than 20% in excess of the previous year's record, while cancellations were less numerous.

Let us send you some fresh Insurance facts
CROWN LIFE INSURANCE CO., TORONTO
Agents wanted in unrepresented districts

The Merchants Bank

ESTABLISHED 1864 OF CANADA
Paid Up Capital \$7,000,000
Reserve Funds and Undivided Profits 7,250,984

President SIR H. MONTAGU ALLAN, C.V.O.
Vice-President K. W. BLACKWELL
Managing Director E. F. HEBDEN
General Manager D. C. MACAROW
216 Branches and Agencies in Canada, extending from the Atlantic to the Pacific

A GENERAL BANKING BUSINESS TRANSACTED

SAVINGS DEPARTMENT AT ALL BRANCHES

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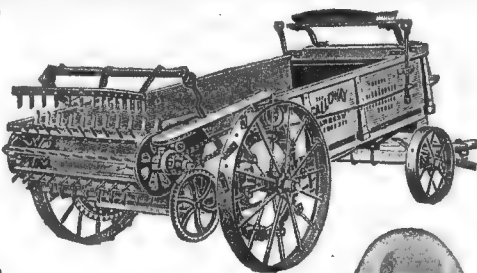
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**Galloway Spreader**

If you want extra farm dividends—if you want to secure top market prices—fertilize with a Galloway Spreader. Be as particular about the condition of your soil as you are about sowing good seed, and make your soil produce big crops with a Galloway Spreader.

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Made of the best material obtainable. All lumber thoroughly dried and seasoned. Iron work is made of a special texture that gives greatest strength, flexibility and durability. Built by experienced wagon makers. No checked hubs, loose spokes, loose tires and hub bands, etc. We guarantee Galloway Standard Farm Wagons to give absolute satisfaction or your money back with freight charges added. Big catalog tells all about it.



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Continued from Page 19

Canada will be practically war taxes during the life of every one of the framers of this platform.

I am a believer in and ardent advocate of a People's Platform. That is why I am anxious that it be progressive in every plank and of a kind to stand the test in the press and on the platform when the election contest is upon us. Let the locals have a whack at this platform without further delay. And isn't it about time we heard more about Mr. McKenzie's proposed organization methods?

R. M. GRAHAM.

Melita, Man.

DOESN'T LIKE THE BANKS

Editor, Guide:—I happened to have a copy of The Guide handed to me a few days ago by a friend of mine and while reading it came across an item. Credit for Livestock, on page 5 of the copy dated February 21, 1917, which farmer's letter on this page makes very interesting reading. Evidently this bank wanted everything this man had but a mortgage on his soul.

Now as I happen to be a farmer myself I will give you a little of my experience. In May, 1916, I had 180 acres of land all ready for the drill and had no money. I went to three banks in the city of Calgary to obtain the small sum of \$200 to buy seed with and offered them a lien on the crop for the amount, but no sir, not one cent could I get from any one of them. I also went to the government man and owing to there being a loan against the land he could not advance on the grain. But still every bank manager and government official in this country will stand up and say: "Go back to the land." Can you draw a more despicable photo of anything than a man working on a farm, slaving early and late to get a piece of land ready to try and grow a little grain, and at the last moment sees it grow up with weeds for the want of \$200 and our banks full of money to the doors. They could a few years ago guarantee bonds to railways to the extent of millions of dollars but not one cent to help to raise wheat to feed the soldier and Great Britain calling for it. Is it any wonder that our Canadian citizens are leaving this country and going to the United States and Australia every day?

A FARMER IN THE CALGARY DISTRICT.

CREDIT FOR LIVESTOCK

Editor, Guide:—I have read with interest the article in your issue of February 21, under the heading "Credit for Livestock." I consider the article an unjust attack upon the bank manager in question and upon banks in general. The article is thin and without weight, particularly because only one side of the story is told. An article of this nature should not be published until a thorough investigation is made and full details obtained. In the first place why did Mr. Alberta Farmer not make the complaint himself instead of his neighbor. This "Kind Neighbor" apparently is in no way affected, but seemingly is looking for a grievance. Secondly, why was Mr. Alberta Farmer's statement not published, bringing out all the important points in question, particularly as to his floating debts, when they mature and if they are pressing, also what his land encumbrances are and if the interest is paid to date on the same? Then again, what about Mr. Alberta Farmer's ability to pay and his reputation in general?

Out of fairness to the Alberta bank manager in question, I think full details should be published before an accusation is made, then let the readers judge for themselves. I take from the bank manager's letter that his bank is stretching a point in granting the credit of \$700 in this case, even on the security as outlined, which security is not excessive nor "unreasonable" if Mr. Alberta Farmer is in pressing circumstances. As no details are given, the farmer may not be a mark for credit with a bank at all. Regarding the "hypothecation of the patent," I question the legality of such security, and in this case, no doubt, the patent could only be held as evidence of good faith. Surely the chattel mortgage on

the farmer's livestock is not out of reason if Mr. Alberta Farmer's liabilities are heavy. The banks are not responsible for this form of security, that is, the objectionable chattel mortgage provided by the Bank Act, to which you have reference. In fact the banks are agitating a simple form of security which is equally as effective as the chattel mortgage and can be taken with much less expenses to the farmer. (See Vere Brown's address on "Rural Banking Credits" which appeared in a recent issue of The Guide). Further the 10 per cent. rate may be a little high, but no doubt the risk involved in this business warrants this rate. I venture to say this same farmer is paying 10 to 12 per cent. on machine notes and possibly a much higher rate, indirectly, on his store accounts, without a murmur.

I do not think such articles should be published without fullest details, and better not at all, as such cases are only one in a hundred, if that; then they are greatly exaggerated when told, and many readers are only looking for a grievance.

BANK MANAGER.

Napinka, Man., Feb. 24, 1917.

Note. — The article criticized by "Bank Manager" appeared in The Guide on February 21, and read as follows:

"Credit granted by banks for the purchase of livestock for feeding purposes has been a subject of considerable discussion for some time. It was taken up at the conference between the organized farmers and the Winnipeg Bankers' Association last summer. While no doubt considerable credit is being granted for this purpose the present provisions of the Bank Act are such that it requires a chattel mortgage as security and this chattel mortgage may cover the cattle purchased and anything else that the borrower may own. It is essential that if this bank credit is to be of value to farmers that the terms should be as reasonable as possible. An Alberta farmer has sent us correspondence with one of his neighbors who applied for credit for the purchase of some feeding stock. Herewith is a copy of the letter written to that farmer by the local bank manager: "This is to advise you that my Head Office have granted a line of credit to you to the extent of \$700, which amount is to be used for the purchase of two-year-old steers. The loan is to be on your own note, further secured by hypothecation of the patent of your homestead, and chattel mortgage on all the livestock, horses and cattle, and is to be repaid in full not later than October 15, 1917. Rate 10 per cent. per annum."

"While not having the full details of the farmer's standing in his own community or his relation with the bank in question, we cannot see how the farmer can accept the loan on the terms laid down in the banker's letter with any likelihood of profit or comfort to himself. The rate of interest is high and the security demanded is unreasonable, particularly as the farmer already has a nice bunch of horses and a few cattle and holds the patent for his homestead and a pre-emption in addition."

We leave it to our readers to say of what benefit such a loan as the above would be to a farmer for feeding steers. If the risk was great, certainly it would be greater by putting the rate of interest up to 10 per cent. If, as "Bank Manager" says, the security is neither excessive nor unreasonable, then we should like to know how much more security a bank could take before it would be unreasonable. He also says The Guide article was "thin and without weight." We are willing to allow it to stand comparison in this respect with the arguments ordinarily put up to farmers by bankers.—Editor of The Guide.

Before the days of railroads there were more home grown things on the family table than there are today. During the coming year there may be fewer vegetable dishes on family tables unless there are more and larger home gardens planted this spring.

The scarcity of farm labor is a very real one at present. While there seems no immediate solution for it more careful planning of farm layout and operations would help. How many extra time-wasting steps do you take in a day's work?

My Poultry Experience

Success with Barred Rocks—Some Difficulties—Wintering—Shipping—Egg Grading Problem

By Mrs. Alfred Wilson, Lashburn, Sask.

Eight years ago I sold off my scrubs and purchased one setting of pure-bred Barred Rock eggs, and from this setting have used this breed exclusively. They are good layers, fine table birds, good sitters and excellent mothers; are hardy and robust and fine rustlers. Eggs from Barred Rocks are larger than average, and if properly cared for should grade high. In the last Saskatoon exhibition I secured two seconds out of three entries in the graded egg classes, one for specials and the other on crate of No. 1's. As exhibition birds the Barred Rocks are among the prettiest, but at the same time the hardest to breed true to marking. This is especially so in the case of females. However, by procuring good birds and proper matings excellent results are obtained, but time

and experience are both necessary, and disappointing results often occur, as the Barred Rock is a hybrid, obtained by crossing of other breeds originally passing thru various stages down—or rather up—to the present Barred Rock breed. Hence, without careful attention in the case of exhibition stuff it is very probable they will throw back, and the present-day breeder is kept busy to maintain the standard set by authorities. All

this, of course, is the purpose for which the poultry shows aim—the perpetuation of the various breeds, kept pure, and to annually improve the same as far as possible in markings, size and shape. Barred Rocks bred carefully year after year with an eye to improvement repay the breeder in results.

The cheapest way to get a start in pure-bred birds is to buy eggs from pure-bred flocks, the next, by buying baby chicks. Buying mature birds, if one is going to breed for exhibition purposes, is the best way. By getting into touch with a reliable breeder one can procure the right matings for cockerel and pullet breeding. Of course after the original purchase it is up to the purchaser to maintain the quality in subsequent breeding. All breeders of pure-bred poultry are producing and selling a much better class of birds, whether for exhibition or utility, than the average farm flock, and by purchasing eggs, chicks or mating pens everybody can begin to improve their poultry in whatever particular their fancy leads them.

Setting the Hen

About setting eggs, I always use the hen, not that I have any grouch against the incubator. I always test a hen first by putting under some bad eggs. If she sets all right I give her from twelve to fifteen eggs, all she will cover comfortably. I set her in a box with some sod or earth in the bottom, which I dampen and hollow a little to receive the eggs. I then dust the hen with insect powder and leave her alone except to provide feed, water and dust pan and a further dose or two of insecticide until she hatches. When she hatches off I remove her and the family to a little coop on rising ground, being dry and drained and fenced off. There they stay for

two or three weeks, and after that have their free run.

Chickens do not require food for some time after hatching, say 36 or 48 hours. Nature has provided for them during this time. After this they must be fed little and often at regular intervals. I find to start with, a good ration for them is supplied by hard boiled eggs, and oatmeal and bread soaked in water and squeezed dry in the hands. In cases of white diarrhoea I have found milk helps considerably. I usually feed young chicks all they will clean up every two hours, increasing the time between meals as they grow older. As they progress I substitute their first feeding with wheat cracked fairly small, and oats crushed and hulls removed and so on by stages to full grain. I make dry mash

for them and supply green feed of sprouted oats and young lettuce before the grass is green.

I often use a poultry regulator and chick feed, which one can find advertised in most farm papers. For old birds I feed wheat, oats and barley in all their forms, whole or cracked or ground, using also some bran in the mash. I also provide them with green feed and roots, such as lettuce, turnips, beets and man-

gels, as well as oyster shell, and the gravel supplies grit. Clean water must be provided all the time, and meat scraps, potato peelings, rabbits and ox heads will supply a great deal of necessary food.

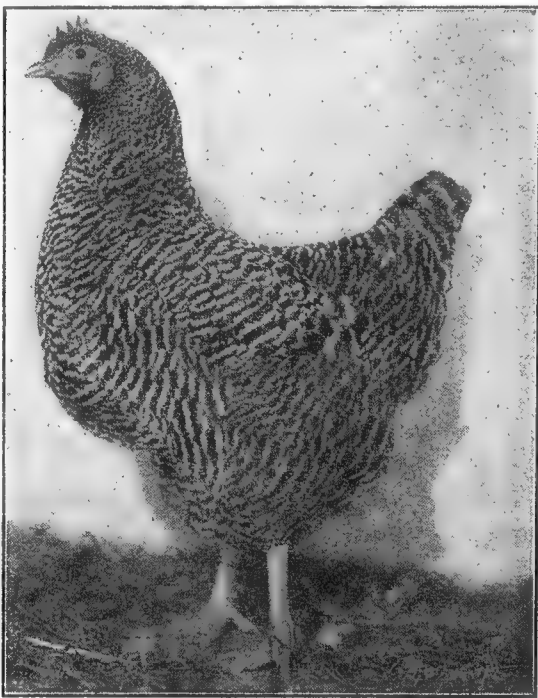
As I breed mostly birds for breeding stock, I have no figures of cost for meat production, but, as can easily be seen, this depends on the value, as the market rules, for feed. The profit again depends on the finished product.

I have been pretty successful in having good winter layers, and find it pays to have early pullets to start laying in November and continue thru winter when prices are good. In feeding for winter laying I bury all feed in deep litter. I hang up the meat and roots just above their ordinary reach, making them jump up for it. This supplies exercise. They are allowed to run out except on cold days. Manure and straw are spread around outside the house over the snow and protects their feet. I give whole grain at the last feed of the day and warm mash in the morning. I warm all grain, as grain is very cold in cold weather, and warm the water slightly. We are careful to see that they are not over-crowded, say six square feet to each hen, and not over-fed. All these things I find are helpful in producing winter eggs.

Selling Eggs and Poultry

Most of my eggs are sold for hatching and all my stock that is healthy and up in quality in markings, size and shape I sell for breeding purposes. I try to get good birds for sale, and doubtful ones are used for our own consumption. I ship eggs in the baskets made for the purpose, wrapping each egg in paper and protect them from jarring with excel-

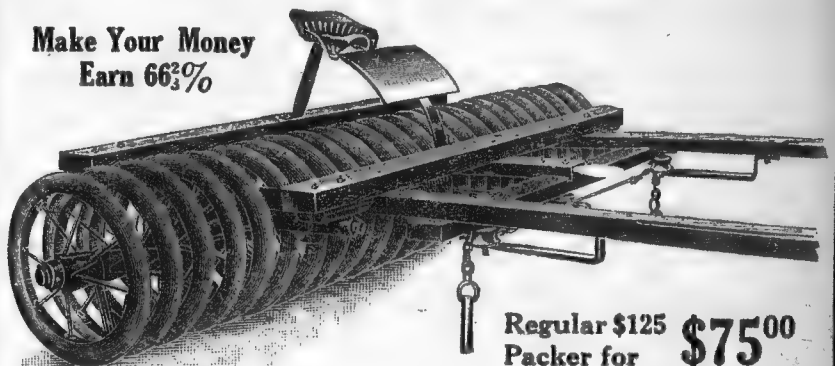
Continued on Page 44



Barred Plymouth Rock hen. The popularity of this breed among farmers exceeds that of any other. It is the result of crossing several breeds and is an American fowl. The Plymouth Rock has some very high records and is an excellent table fowl as well.

Special Sale of Sub-Surface Packers For Thirty Days Only

Make Your Money Earn 66 2/3%



Regular \$125 Packer for \$75.00

This price good for 30 days for a 20-wheel sub-surface Packer fitted with 2 poles and pulley hitch as per cut.

Well packed land ensures a good crop. Be prepared for another dry season by packing your land. No excuse on account of high prices for not having a packer.

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Formaldehyde

The following extract from an article which appeared in a recent issue of a Western Canadian farm journal states his appreciation of Formaldehyde:

"The two agencies for control of smut in general use are formalin and bluestone.

"The simplest and most effective is the formalin treatment. Although there is some difference of opinion as to which is the best to use, there is no doubt that the formalin solution is the safest. Some farmers claim that they do not get the best result from formalin and are still using bluestone. Where there is any failure in the control of smut when formalin is used it is no doubt largely due to the strength of the solution used. I know, personally, of several fields during the last two or three years where ball smut was much in evidence, and on enquiring as to the treatment found that bluestone was used."

The Best Treatment of Grain for Smut is

Formaldehyde

Order From Your Local Merchant

STOCK—MISCELLANEOUS

SCOTCH SHORTHORNS—150 HIGH CLASS young bulls and heifers. Carload of bulls rising two years; 50 splendid yearling bulls and heifers, also two-year old heifers and young cows. Home bred and selected from Ontario's best herds. Some heavy milking strains included. Clydesdales and Yorkshires. J. Bousfield & Sons, MacGregor, Man. 9tf

FOR SALE—FOUR PERCHERON STALLIONS for cash or on three year approved notes. Would syndicate them and arrange suitable payments over four years or trade for good work horses. Also Red Polled heifers, cows and three yearling bulls. H. O. Hutchins, Keeler, Sask. 11-2

FOR SALE—THREE CLYDE STALLIONS, TEN Shorthorn bulls, Yorkshire boars and Plymouth Rock cockerels. High class stuff at right prices. Carman and Roland stations. Andrew Graham, Roland, Man. 51tf

LAIRD STOCK FARM, FILLMORE, SASK. Imported Percheron and standard bred stallions with quality and size. Draft horses. Improved English Berkshires. Boars and bred sows for sale. A. L. Watson. 8-6

FOR SALE—PURE BRONZE TURKEYS, TOMS \$5.00; hens \$3.00. Rhode Island Red cockerels. Registered Shropshire rams. Wanted Collie pup, Good cattle strain. Brome grass seed. H. F. Procter, Fenwood, Sask. 12-2

LONG IMPROVED BERKSHIRE BOARS FOR sale; also some early spring Holstein bulls and White Rock cocks. Chas. W. Weaver, Deloraine, Man. 47tf

REGISTERED SHORTHORN BULLS AND Berkshire hogs for sale. F. Colburn, Gull Lake, Sask. 10-4

HORSES

PERCHERON STALLIONS. Mr. PROSPECTIVE Stallion-buyer—Did you know that we won more Percheron championships at the leading Provincial Fairs in 1916, in keen competition, than all other Percheron exhibitors of the Dominion combined? We have just made our second large importation this winter, every individual of which is of the same high quality that it has always been our aim to handle. We cater to the class of horse-breeders who are desirous of buying the best. Every horse guaranteed absolutely sound. Terms can be arranged for responsible parties. Correspondence solicited. C. D. Roberts & Sons, 330 College Ave., Winnipeg, Man.

BAR U PERCHERONS—25 STALLIONS, RISING three years old, blacks and greys, weighing 1750 to 1900 lbs. now, sired by the noted studs "Halifax," "Garou," "Americain," and "Pinson." All my own breeding. These are extra choice. For price and quality they cannot be duplicated. Geo. Lane, Calgary, Alta. 12-4

FOR SALE—BELGIAN STALLION (IMP.), foaled in 1908. Has been a noted prize winner. Is an excellent stock horse. Weight about a ton. Has been in Govan district for six years. Photographs furnished upon application. C. B. Latta, Govan, Sask. 10-3

WANTED BY PIAPOT PERCHERON HORSE Breeders' Club, registered Percheron stallion to travel district of said club. Farmers will guarantee sufficient number of mares to occupy horse during the coming season. For particulars apply E. Fitchner, Sec., Piapot, Sask. 12-2

WANTED FOR HIRE UNDER FEDERAL PLAN by the Sinclair Horse Breeders' Club, registered Percheron stallion, weight about two thousand pounds, sound, good quality and action. Eighty mares guaranteed. Apply to D. J. Brownlee, Sinclair, Man.

SUFFOLK PUNCH STALLIONS FOR SALE, imported and Canadian bred. One of these was champion at Calgary, 1914, 1915, 1916; also at Red Deer and Edmonton last year. F. J. Hartell, Cheadle, Alta. 11-2

PERCHERON STALLIONS FOR SALE—ONE 9 years old, two 3 years old, one 2 years old. For description and prices address I. W. Cooper, Box 304, Moose Jaw, Sask. 10-4

REGISTERED SUFFOLK PUNCH STALLIONS imported and home bred, all ages, England's choicest blood. S. Pearce, Ravenscrag, Sask.

SOME GOOD YOUNG IMPORTED PER- cheron and Belgian stallions; priced to sell and guaranteed. Mosiman Bros., Guernsey, Sask.

U. A. WALKER & SONS, CARNEGIE, MAN., Breeders of Clydesdales. Mares and Fillies for sale. 23tf

J. H. GRAHAM—PERCHERON, BELGIAN and Hackney stallions for sale and exchange, liberal terms. Saskatoon, Sask. 2tf

REGISTERED PERCHERON STALLION, RISING three, for sale or exchange to avoid inbreeding. P. A. Frank, Grayson, Sask. 9-4

REGISTERED CLYDE STALLION, RISING 5 years, off imported stock, for sale or trade for young stock. Wm. S. Muir, Saltcoats, Sask. 10-4

FOR SALE—TWO CLYDESDALE STALLIONS, rising 5 and 2 years; cheap. A. S. McAuley, MacAuley, Man. 10-4

FOR SALE—SPANISH JACK, 6 YEARS OLD, also some young mules. Jas. D. Brooks, Roland, Man. 11-3

IMPORTED PERCHERON STALLION, COM- ing eight, weight 1750, dark brown, sure, sound. Wm. Hibbard, Luseland, Sask. 12-2

FOR SALE—PURE BRED CLYDESDALE STAL- lion, eight years old, terms reasonable. Peter Bell, Roland, Man. 12-2

FOR SALE—REGISTERED CLYDESDALE stallion, four years old. E. T. Gorrell, Pilot Mound, Man. 12-4

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Address all letters to The Grain Growers' Guide, Winnipeg, Man.

Count each initial as a full word, also count each set of four figures as a full word, as for example: "T. B. White has 2,100 acres for sale" contains eight words. Be sure and sign your name and address. Do not have any answers come to The Guide. The name and address must be counted as part of the ad. and paid for at the same rate. All advertisements must be classified under the heading which applies most closely to the article advertised. No display type or display lines will be allowed in classified ads. All orders for classified advertising must be accompanied by cash. No orders will be accepted for less than fifty cents. Advertisements for this page must reach us seven days in advance of publication day, which is every Wednesday. Orders for cancellation must also reach us seven days in advance.

STALLION SERVICE BOOK, 25c.; BREEDERS' hen notes, 50c. J. H. Graham, Saskatoon, Sask. 11-2

McOPA PERCHERONS—NOTHING LEFT BUT 1916 studs. W. R. Barker, Deloraine, Man.

CATTLE

ELM PARK ABERDEEN-ANGUS BULLS— Will offer two 1st prize winners. Elm Park Wizard 4th, as two-year-old, 1916 shows, won 1st prize at Calgary, Red Deer, Edmonton, Brandon, Regina and Saskatoon in West, and London in East. Elm Park Kelson, competed in senior yearling class at all these shows and finished at Saskatoon at the top of his class, and also won 1st at Toronto and London. These bulls are both proved sires of more than ordinary merit. James Bowman, Elm Park, Guelph, Ont.

HEREFORD BULLS FOR SALE—WE HAVE several fine young registered bulls for sale; all of them are the "Bonnie Brae" strain. Write for prices. C. J. L. Field & Sons, Moosemin, Sask. 11-3

HOLSTEIN BULL FOR SALE, NO. 17637, Bob Hengerveld Dekol, age 3 years. Sell for reasonable price. Write for further particulars, Abe. L. Campbell, Lancer, Sask. 10-3

FOR SALE—AYRSHIRE BULL, \$125.00, CHOICE young animal, fit for service; dam exceptionally heavy milker; pedigree furnished. Sam J. Luse, Luseland, Sask.

FOR SALE—PURE BRED ANGUS YEARLING heifers of the choicest breeding. Prices right. D. Paterson, Berton, Man. 11-6

AYRSHIRES—SOME FINE YOUNG REGIS- tered bulls at reasonable prices. Frank Harrison, Pense, Sask. 9-5

REGISTERED AYRSHIRE BULLS, ONE SIX years, grandsire imported, one yearling. Geo. Martin, Warner, Alta.

BROOKS & BURRILL, INDIAN HEAD, SASK., breeders of pure bred Shorthorns. Young bulls for sale. 12-3

FOR SALE—REGISTERED SHORTHORN bulls and heifers, calved and to calf. John Strachan, Miniota, Man.

BROWNE BROS., NEUDORF, SASK.—BREED- ers of Aberdeen Angus cattle. Stock for sale.

REGISTERED HOLSTEINS. JOHN MOR- land, Cartwright, Man. 6-10

REGISTERED HOLSTEINS—MALES OR FE- males. D. B. Howell, Yorkton, Sask. 8-12

SWINE

FOR SALE—REGISTERED POLAND CHINAS, big type, farrowed January 3, paid to your station for \$18.00 each. Two registered Berkshire boars, 9 months old, price \$32.00 and \$35.00. Ferris Bros., Sperling, Man.

IMPROVED YORKSHIRES—FROM PRIZE winning and imported stock; also Shorthorn cattle. A. D. McDonald and Son, Sunnyside Stock Farm, Napinka, Man. 7tf

FOR SALE—A FEW DUROC-JERSEY GILTS, bred to farrow in May and June. We are booking orders for early spring pigs; unrelated pairs or trios. W. L. Gray, Millet, Alta. 10-4

FOR SALE—REGISTERED TAMWORTHS both sexes, reasonable prices; inquire. Emile Grand, Margo, Sask.

DUROC-JERSEYS—ORDERS BOOKED FOR spring pigs from prize winning stock. Thos. MacNutt, Saltcoats, Sask. 12-4

DUROC-JERSEY BOARS, FIT FOR SERVICE, \$35 each. J. T. Bateman & Son, Wolseley, Sask. 11-3

POULTRY AND EGGS

EGGS—THAT WILL HATCH—EGGS. FROM my trap-nest 200 egg strains, Barred Rocks, White Wyandottes, S. and R. C. Reds, White and Buff Orpingtons, Mammoth Pekin ducks, Toulouse geese. Prepare to get eggs next winter by hatching eggs from Alberta's greatest trap-nested egg producing strains. Over 300 trap-nests used. Official trap-nest records: Second Alberta Trap-nest Laying Competition, my pen No. 14, Barred Rocks, won 3rd place with 1,000 eggs in 11 months. Fifth International Egg Laying Contest, B.C., my pen No. 23, Barred Rocks, laid 992 eggs in 11 months. Third Alberta Trap-nest Laying Competition, my pen No. 18 is leading at end of 3rd month. Allan R. Gillies, Clover Bar, Alberta. 12tf

SEED POTATOES

In city homes the homely potato, owing to high prices, has become almost a luxury. A scarcity of potatoes exists all over Canada and the United States, while among the warring countries in Europe, following poor crops, the price of potatoes is almost prohibitive to the poorer classes. As a staple article of food, second in importance only to wheat, potatoes are likely to continue in big demand while the war lasts. Farmers who have more seed potatoes than they require for their own use will find it profitable to advertise them in The Farmers Market Place of The Guide.

There is a big demand for seed potatoes at the present moment. In most cases dealers' stocks are low, as they have been called upon to meet the demand from Eastern Canada and the United States. Practically the only stocks available, therefore, at the present time, are those still in the hands of farmers. It is in a situation like this, where farmer buys from farmer, that The Farmers' Market Place of The Guide renders its best service. The 34,000 farm homes in which The Guide is read every week provide an unequalled market for everything the farmer requires.

Grass Seeds

Many farmers have already found a profitable market thru The Guide for Western Rye Grass and Timothy Seed, etc. The demand for grass seeds is good and farmers who have grass seed for sale will do well to take advantage of the opportunity The Guide offers for effecting a quick sale. Read these letters:

"Please withdraw our ad. for grass seed from your columns, as we are sold out. We received almost one order a day for this last week, which was more than expected. It certainly pays to advertise in The Guide."—McClure Bros., Elva, Man. May 8, 1916.

"Rather than continue to advertise my Western Rye Grass Seed in your paper, I would prefer to pay you to discontinue it, as I have already more orders than I can supply, and must return any more that I receive."—A. J. Loveridge, Grenfell, Sask. April 11, 1916.

Guide Classified Ads. Bring Best Results.
They're economical too. Send in YOUR AD. TODAY

Grain Growers' Guide

Winnipeg, Man.

VALUE—PURE BRED WHITE WYANDOTTE eggs, Martin's Dorcas record laying strain, special pen from 2 year old hens and imported cockerels, \$3.00 15; other pens, \$1.75 15, \$9.00 per 100. A. F. Tavernor, Member National White Wyandotte Club, Wawanesa, Man. 11tf

RHODE ISLAND RED COCKERELS (ROSE Comb) for sale, bred from prize winning stock and a heavy laying strain, \$5.00 each. Satisfaction guaranteed. William La Chapelle, McTaggart, Sask. 8-5

FOR SALE—THIRTY CHOICE THOROUGH- bred White Wyandotte cockerels at \$2.50 each; also two imported Indian Runner drakes at \$2.50 each. Mrs. M. Donahue, Granum, Alta. 9-4

FOR SALE—WHITE HOLLAND TOMS, FIVE dollars; hens, three dollars. Pekin drakes, three dollars; ducks, two dollars. Wanted, White Emden yearling goose, must be standard. John H. Kay, Carlyle, Sask. 10-4

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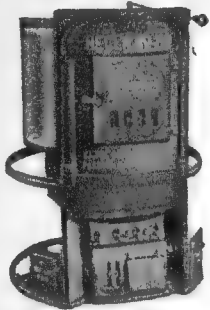
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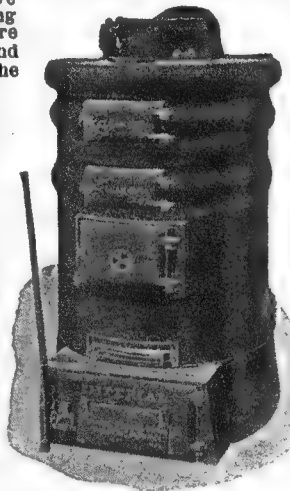
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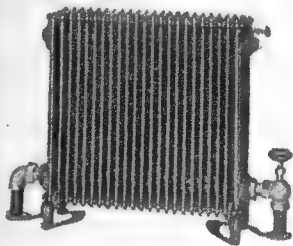


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EGGS FOR HATCHING FREE

Now is the time to secure your settings of eggs. We can supply them from our famous prize winning stock, pure bred, or bred-to-lay stock in the four popular breeds, viz.: Barred Plymouth Rocks, Red Comb Rhode Island Reds, White Wyandottes, and Buff Orpingtons.

During the past few weeks The Guide has given away a large number of breeding pens to our readers who have been assisting us by collecting subscriptions. The season is now rather late for securing breeding stock and while we will be able to supply a few more of these pens it will pay you better to secure eggs for hatching at this time of the year.

Our prize winning eggs have been produced from the stock of poultry men who are undisputed leaders in their respective breeds, and have carried off the highest prizes at the big international shows. Our pure bred stock is also very desirable, and will easily hold its own at most poultry shows. Our bred-to-lay stock is from high trap nest record hens and sired by 220 and 221 egg bred males. For the special purpose of producing eggs in large quantities, this stock will be very valuable. Fill out the coupon below with your name and address, mail it to The Guide office, and we will send you our illustrated poultry folder which explains fully how you may secure our eggs for hatching absolutely free of charge. Do not delay, as the earlier you secure these eggs the more valuable will your stock be.

COUPON

The Grain Growers' Guide, Winnipeg.

March 21, 1917.

Please send me your illustrated poultry folder, which will give me particulars and instructions for securing your settings of eggs for hatching.

Name
Post Office
Province



A UNIQUE FARM HOUSE

To the person who likes originality, combined with common sense, the Guide House, No. 19 will make a strong appeal. While it is as different as possible from the every day commonplace style of house every variation from the ordinary is an intrinsic part of the design and therefore a harmonious part of the whole.

The front entrance to the house is from a square corner porch, so designed that it does not exclude the light from any of the living rooms and in a country where, at most, eight weeks of summer have to be measured up against forty-four weeks of every other kind of weather that is a very important consideration.

Instead of the long thin hall which is the very ugly beginning of so many small houses this house has an attractive square hall with a pretty oriel window which will be the delight of the woman who makes a hobby of house plants.

Moreover the architect has accomplished that which is a very difficult feat in a small house in having every part of the house accessible from this one small hall. It is not necessary to go thru any one room to get to any other.

ARCHITECT'S DESCRIPTION

The outside of this house is 26 x 31, basement walls are composed of cement concrete, but either brick or field stone

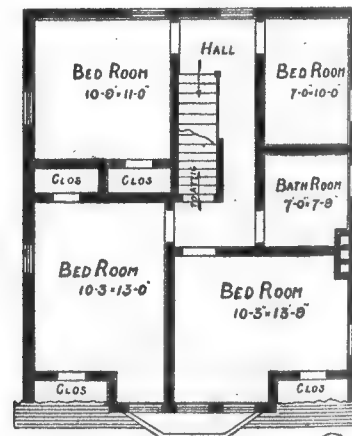
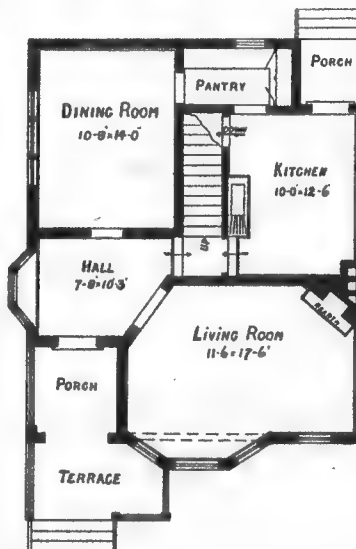
1 x 2 strapping placed 16 ins. on the centres to receive lath. Fir lath has been allowed on bill of quantities. The plaster will be two coat work. The first coat either wood fibre or hardwall plaster, the finishing coat to be composed of equal parts of prepared finish and best white lime and to be trowelled to a perfectly smooth finish. Shiplap has been allowed for the first floor downstairs and to be finished with edge grain fir flooring with one ply of paper between. Edge grain flooring has also been allowed for the veranda. Flat grain flooring for the upstairs. The interior trim is of B.C. fir slash grain, plain design.

Estimate of Cost

Prices on lumber and building materials are changing all the time, so that the following estimate is only good for prices at this date. Lumber is figured basis 40 cent freight rate and remaining materials f.o.b. Winnipeg. Lumber, house No. 19. 22,300
bd. ft.; 11M lath; 17M shingles; f.o.b. 40c. point \$ 760.00
Millwork, f.o.b. Winnipeg.... 273.00
Hardware, paper and nails.... 137.00
Metal goods 40.00
Paint 42.00
Cement, lime, plaster and bricks 232.20

\$1,484.20

Specifications above are based on



can be used if more convenient to obtain. Basement ceiling is 7 feet high, first and second floor ceilings are 8 ft. 6 in.

The bill of materials for this house provides for 6 x 6 basement posts, 6 x 8 beams, 2 x 6 sills, 1st and 2nd floor joints, 2 x 10, all framing 2 x 4. The main walls are 18 ft. high at rear, 10 ft. in front. Provision has been made to cover outside of building with one ply shiplap, one ply heavy paper and shingles. Common boards have been allowed to cover the entire roof and finish with one ply Tar Paper and XXX B.C. Red Cedar Shingles, laid 5 ins. to the weather. The interior of outside walls is to be covered with one ply shiplap, one ply Impervious Sheathing paper and

lumber as the standard material of construction. Many excellent building materials are at present on the market and any reliable make may be used instead of lumber. Thus, outside, instead of wood siding can be used either lath board and stucco finish metal siding, cement, brick, hollow brick or hollow tile; inside wall board or metal siding, may be used instead of plaster, and for the roof, metal shingles or prepared roofing materials, the basis of which is felt and asphalt.

Complete working drawings as well as a bill of materials for Guide House No. 20 can be obtained for \$1.50 from Farm Buildings Department, Grain Growers' Guide, Winnipeg.

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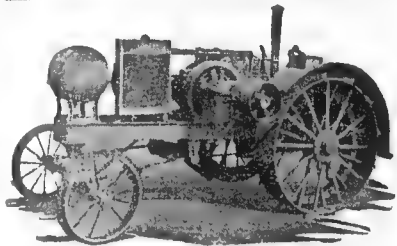
You cannot afford to buy LUMBER without knowing our prices. We will quote you the LOWEST WHOLESALE MILL PRICES, on dimensions, Lumber, Shipplap, Flooring, Ceiling, Siding, Mouldings, Shingles, Windows and Doors, in fact everything in lumber you would require for your building, and the prices are delivered, freight paid to your nearest railroad station.

A POST CARD will bring our prices, or send us your bill of lumber and we will give you a detail estimate of the cost. FREIGHT PAID, TO YOUR STATION.

CLUB ORDERS will have special care, we will load each lot separately in the car, and separate each lot on the invoice. WRITE FOR PRICE LIST TODAY.

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INSTEAD OF RETAIL TO A
NEIGHBORHOOD

**Consumers' Lumber
Company**
VANCOUVER, B.C.



Waterloo Boy Kerosene One-Man Tractor

Dollard, Sask., Dec. 1st, 1916
The Gasoline Engine & Supply Co. Ltd.
Winnipeg, Man.

Dear Sirs:—Now that this season's run is over, I thought it my duty to write you and let you know what success I had with the "Waterloo Boy" Tractor purchased in May, 1916. I commenced breaking as soon as it arrived here. Your expert was "Johnnie on the spot" and stayed with me till I understood how to operate it thoroughly. I broke 165 acres, pulling a G. G. light engine gang, two 14-inch bottoms, averaging six acres per day on less than 15 gallons of kerosene. I then summerfallowed 60 acres, pulling three 14-inch bottoms, and averaged over nine acres per day on less than 15 gallons of kerosene and very little water.

I threshed twenty-one days, pulling a 24x42 steel Case separator with feeder and blower to her full capacity.

I am well satisfied with the engine and with the dealings of the company, and have highly recommended them to my neighbors.

Yours truly,
W. J. DUKE.

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today for illustrated catalog

**Gasoline Engine and
Supply Co. Ltd.**

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DOG DISEASES
And How to Feed

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H. CLAY GLOVER CO., Inc.
118 West 31st Street, New York

WHEN WRITING TO ADVERTISERS PLEASE
MENTION THE GUIDE

SOME BOOKS WORTH WHILE Novels That Helped To Make History By H. D. Ranns

I have tried to show in a previous article how novels have revived for us the pages of history and made what sometimes seem its dry bones, to live. Now in this article I want to draw attention to some novels that have helped to make history, by revealing great wrongs and stimulating important reforms. The most powerful foe of evil is the light, and to turn the searchlight of naked truth upon a grievous evil is the first stage towards its destruction. Most of us, as we go thru life, tho we have eyes, see not; tho we have minds, think not; and hearts, feel not. Here and there is a man who does see, who thinks and feels. Sometimes we call him preacher, sometimes prophet, often novelist. When our novelist has seen his vision and unburdened his soul, we catch his burning indignation and scorn, our hearts are stirred and so reformatory action is born.

This is the way it happened with Harriet Beecher Stowe's "Uncle Tom's Cabin," which inspired a great republic in the combatting and overcoming of a vast social evil. I fancy most of the readers of this column will have read that incomparable indictment of slavery, so I can pass on to further fields.

Probably the most successful social reformer as a novelist was Charles Dickens. Not art for art's sake but art for humanity's sake, was the keynote of his work. In most of his novels Dickens aimed at doing some definite social service, in shaming some evil out of being by revealing its horror or redressing some grievance under which men groaned by showing the inherent ridiculousness of the system that created it. As instances of this social purposefulness, take "Oliver Twist" (40c.), which portrays the folly and inaptitude of corrupt bumbledom and the inadequacy of the poor laws; and "Nicholas Nickleby" (40c.), which exposed the iniquities connected with a certain type of private school, or "Little Dorrit" (40c.), in which is treated the theme of the law's fantastic delays and the red tape of government officialdom. These are only instances of Dickens' novels with a purpose, but if you read these you will understand how Dickens used fiction as a means of achieving social reform.

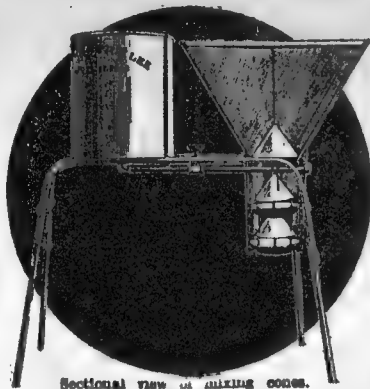
On Prison Reform

Another novelist whose works have gained the ear and stirred the consciences of men is Charles Reade. Two at least of his better known novels attacked great abuses and aimed to achieve great public ends. The prison system at the time when Reade wrote his novels—in the fifties—was brutal and inhuman and calculated to extinguish the last spark of self respect a poor prisoner might have left in his composition. The senselessness and futility of it all aroused Reade and he wrote "It Is Never Too Late To Mend" (40c.). Then frightful stories were told of the doings in connection with private lunatic asylums, and Reade, after most elaborate investigation, wrote the overwhelming indictment called "Hard Cash" (40c.).

In these latter days there are two instances of this same class of novel that are among my own favorite fiction. The Guide office, describing how to put Norris' great American novel "The Pit" (25c.), based on the evils of the speculation in wheat, and Richard Whiteing's "No. 5 John Street" (25c.), are novels dealing with modern social conditions that I would not have missed. Mr. Whiteing's book deals with the glaring contrasts of life in the great world metropolis; "The most miserable, the most melancholy opposites, the haves and the havenots, the educated and the ignorant, the rulers and the ruled." This is a truly great subject and it is worthily treated.

NOTE—Any person desiring to read any of the books mentioned in this article may secure them postpaid at the prices mentioned in brackets after each title by sending the amount to the Book Dept., Grain Growers' Guide, Winnipeg.

Geo. F. Root, Wetaskiwin, Alta., on February 20, sold 24 pure bred Percherons for \$14,765, an average of \$615—a good price, considering that there were a number of aged horses and also some young colts.



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Construction—36 gauge galvanized iron, with steel frame; no wood used.
Capacity—125 bushels per hour.
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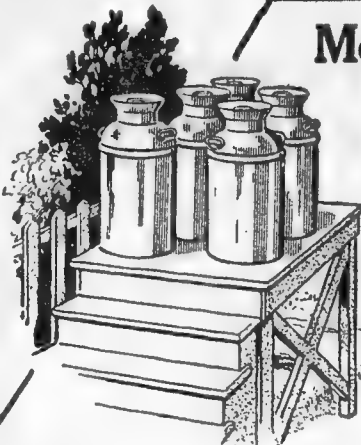
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Those who use Royal Purple Stock Specific secure from 3 to 5 pounds more milk from each cow per day. Figure the increase on even a small herd. It will pay you to feed Royal Purple to your cows, and steers can be fattened a month earlier by its use.

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is a digester, tonic, an animal conditioner. It aids digestion and assimilation and enables

stock to get the maximum amount of good from the food eaten. Greater gains are secured from less grain, and the cost of the Royal Purple fed is very trifling. It will improve the condition of the worst, most run-down animal on your farm. If you have a poor, miserable, run-down, hide-bound horse in your possession, try it on him first and be convinced.

Royal Purple Stock Specific is put up in 50c. packages and \$1.50 and \$5.00 tins.

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London, Canada

FREE BOOK

Write for FREE 80-page booklet on the common diseases of stock and poultry and our other products. It tells how to raise calves without milk, also how to build hen-houses.

37



Cases of Eggs Winter and Summer

Keep your fowl healthy, active and vigorous by feeding Royal Purple Poultry Specific in their mash, once daily, and you will certainly get eggs, winter and summer.

Mrs. W. Jackson, Saskatoon, writes: "Gentlemen,—I tried feeding your Royal Purple Poultry Specific last winter. I had fresh eggs all the time. Sold eggs from January to the 1st of March, and I know it was the Specific did it, and the hens looked healthy after using it. I started feeding them again this fall, and got eggs in less than a week."

Royal Purple Poultry Specific

Manufactured from roots, herbs, minerals, etc., is a complete substitute for the grasses, seeds, herbs and insects the hen picks up during the summer, necessary in making hens lay. Royal Purple Poultry Specific tones up the whole system, keeps the stomach and bowels right—prevents diseases, such as Cholera, Roup, Rheumatism, Typhoid and kindred diseases.

Mr. J. Brandon, Ayr, writes as follows: "Dear Sirs,—Kindly send me one of your booklets. We didn't have an egg all winter until we started using your Royal Purple Poultry Specific, and it is the best thing I have ever used. We are getting eleven to twelve eggs per day now on account of feeding them the right food."

Sold in 25 and 50c. packages and large \$1.50 air-tight tins. Send for our FREE 80-page book on the common diseases of stock and poultry.

W. A. Jenkins Mfg. Co., Limited
London, Canada

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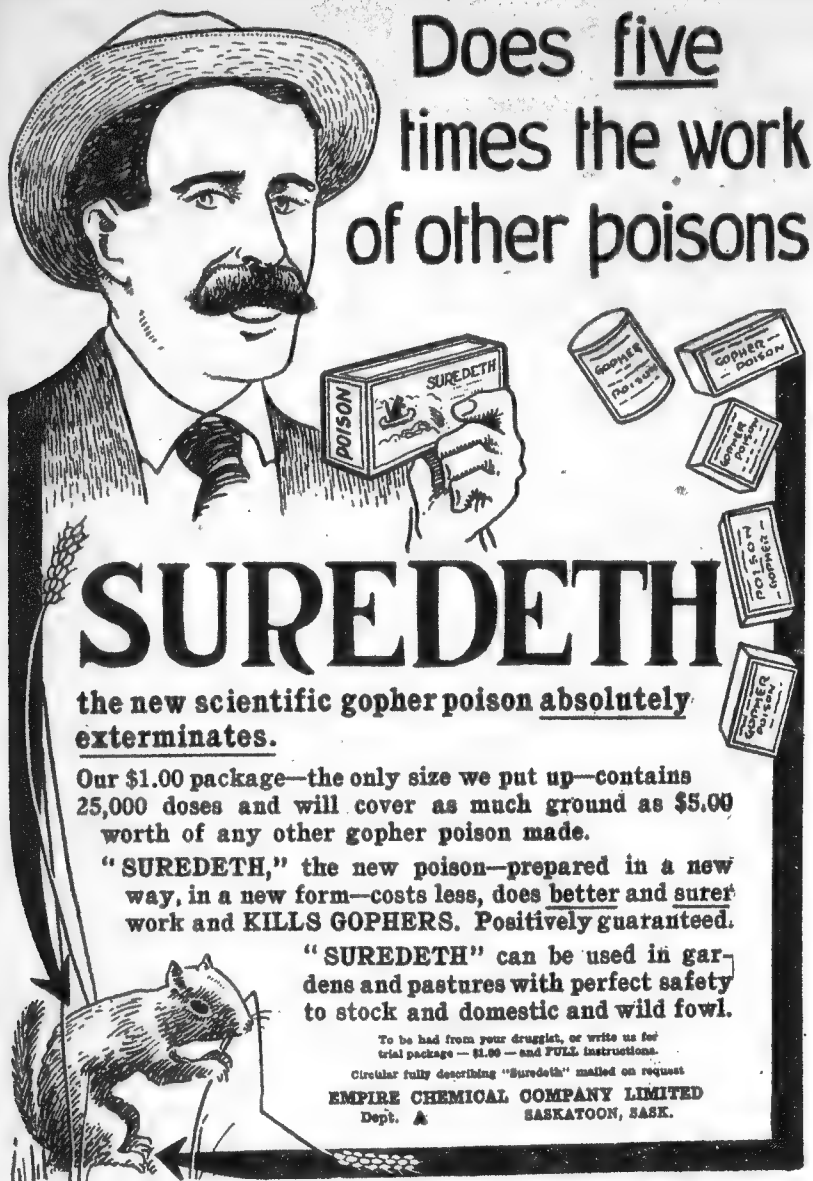
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EMPIRE CHEMICAL COMPANY LIMITED
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FREE Registered POTATOES

Offer Still Open

Good potatoes for seed are a very expensive article this year. Ordinary potatoes are selling on the Winnipeg market at \$1.50 a bushel. The Guide has been fortunate in securing a limited quantity of registered seed potatoes. We have for distribution "Table Talk" and "Irish Cobbler." These registered seed potatoes if bought on the market would probably cost you from \$3.00 to \$3.50 per bushel. Both varieties have been grown under the rules of the Canadian Seed Growers' Association and are registered stock, which means that they are the very choicest and best quality seed. Every tuber is perfect, and none of them weighs more than six ounces nor less than three ounces, and they are absolutely free from all spots, scabs or disease of any kind. Any person who secures either of these varieties will be entitled to use them as foundation stock for producing registered seed, and can join the Canadian Seed Growers' Association. "Irish Cobbler" potatoes are excellent cookers, they mature later than most varieties, their keeping qualities are good, and at the Provincial Fair at Saskatoon, in January, "Irish Cobbler" took first prize as an early white potato. "Table Talk" is a smooth white potato with shallow eyes and an excellent cooker. As a table potato it has no superior, and it always brings a good price on the market.

Our "Table Talk" potatoes will be put up in one and a half bushel sacks, and "Irish Cobbler" in one bushel sacks. In both cases the sacks will be sealed with the official seal of the Canadian Seed Growers' Association.

We have only a limited quantity of these potatoes, and those who wish to secure some of them will need to act quickly. We are giving these potatoes away to any person who will collect a few subscriptions to The Guide in their own locality. Any person who will collect four yearly subscriptions to The Guide, new or renewal, at \$1.50, and send \$6.00 in cash to The Guide office, will be entitled to one and a half bushel sack of "Table Talk" or a one bushel sack of "Irish Cobbler" potatoes, or if you can collect any two-year subscriptions at \$3.00, we will count them the same as two one-year subscriptions at \$1.50. Your subscriptions may be sent in all at one time or at different times.

With the price of potatoes steadily advancing there is no doubt that the demand for this registered seed will be tremendous and that our small supply will soon be exhausted. If you want some of these potatoes, get your subscriptions in at once.

Address all correspondence to Circulation Department—

Grain Growers' Guide Winnipeg

Surmounting Financial Difficulties

Continued from Page 7

immediately. Instead, too, of hurrying home from town and spending every waking minute on my pet farm, I paused a moment to chat and pass the time of day and become acquainted. Some men, I am told, have the habit of staying over long when they go to town, but I did not stay long enough. A happy medium is probably best.

Bank Different Now

I can now borrow money from the bank to the limit of what my financial statement to them shows I am "entitled," and I have frequently made use of them in developing farming operations in minor ways, but on account of them preferring, and I believe not being allowed, to make loans for any length of time, they are of little real benefit to me. Nearly everything in the farming line takes at least a year and more often two or three years to develop or mature, so that a three or six months' loan is not of much account. A farmer hesitates to bet much money on any one year. The bank comes in very handy, however, when money can be saved by buying for cash, such as purchasing implements, fencing, binder twine, etc.

I believe the rural loan system as outlined not long ago in The Guide should work out all right, the main idea being to give a farmer money on long time. I believe a farmer has too much money invested in land, implements, buildings, etc., for the amount of business he can do. To be properly equipped a farmer must have almost a complete little city of his own. He should own his own waterworks, electric light and heating plant, power plant for all purposes, warehouses, implements and implement sheds, everything, in fact, that a city man working for a salary would be furnished with.

As far as I can gather, the chief hindrance that farmers place in their own way is their neglect to pay obligations when due. If not able to pay, they should take special pains to so acquaint the bank several days before the note is due, and if they state their reasons clearly and if their reasons are sound and they have always conducted themselves heretofore in a businesslike way, I believe they will have no trouble in getting their time extended. In the last analysis it is the man that is the real risk, and his ways of attending to his business and obligations are much more important than his possessions of goods or lands.—BLAIR GRABLE.

LIVESTOCK AS A CREDIT BASIS

We came to Saskatchewan fourteen years ago and bought a section of scrub land, made one cash payment and took chances on borrowing and paying current interest on balance for a series of years. Having more land than we intended to invest in, it soon became necessary to do more or less fine financing in order to get the land into a revenue bearing condition. With building, fencing, clearing, breaking and living eighteen months until first returns, we found cash getting low, and as we wanted to keep improving we cast about to see what we could do. The loan company took over our section, paid off land companies and loaned us enough to keep going at eight per cent.—no trouble getting it, and we almost total strangers. Some two years later it became necessary to add a second home. An improved quarter adjoining with a neat little house was offered us at about the price a new home would cost. We talked the matter over with the loan company, got another \$1,000 and went ahead.

The following year we lost 300 acres of wheat and 100 acres of oats with an August frost. We wrote the company to realize as we were done. The inspector came up next day, looked over the frozen crops, asked a few questions, walked up to the milking corral just at milking time, glanced at the twenty-eight milkers, viewed the rest of the stock, bowed as he came towards us, emphasizing it with a down stroke of his right hand, and again was inquisitive. He then said, "I'll send you \$500, add it and this fall's interest to the mort-



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FULLY GUARANTEED
UNION MADE

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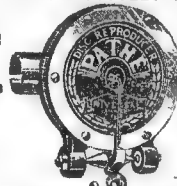
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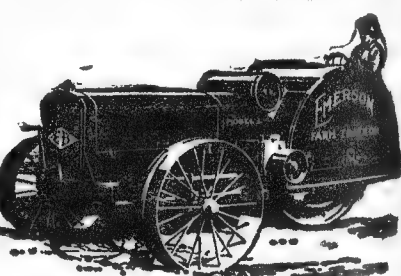
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A four-cylinder, 2-speed, light-weight tractor of great power, suitable for any size farm. Will pull the implements you now have on your farm—gang plows, harrows, mowers, binders, manure spreaders, road drags or graders. Will also operate your ensilage cutter, feed grinder, circular saw, etc. Does more work than horses—costs less and is so simple anyone can run it.

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gage and renew it for five years." My banker loaned me enough the same morning to finish paying the hired help. I was astounded, in fact about thought they had lost their judgment. Time has shown me why we succeeded so well in getting loans.

We brought with us fourteen first-class grade dairy cows, seven good horses, a pair of registered dairy cows, a pair of registered hogs, a pair of Toulouse geese, a trio of M.B. turkeys, a pair of Pekin ducks, and fifty well bred Barred Rock pullets, to be a small side line to grain growing. At the time of these loans this stock had increased so as to give us a cash income that year of \$2,300 besides furnishing the household with all the beef, butter, cream, milk, eggs, poultry, pork, etc., we used. This class of side line goes a long way in favor of farm credits everywhere. In our case the side lines keep all household expenses down. We never have run store, blacksmith, repair bills or taxes.

Insurance Experience

When we came here, I became president of our co-operative creamery. We had to borrow \$400, and got it from the Saskatchewan legislature at three per cent. for five years. Why cannot farmers get credit cheaper than they do? The creamery had been insured for \$2,200 at a cost of \$180 for three years. I reinsured it for same amount in mutual for three years for \$75.15, saving to creamery of \$106.85. I am now paying for an insurance policy of \$300 on a small house, \$12 for three years. In a mutual I pay \$9 for a fire insurance on stock of \$1,000 for a period of three years. Some say mutuals are not dependable. Four years ago the main wing of our creamery was burned. In about ten days I got a draft for \$1,850 promptly, without any haggling. We could give many little experiences to show the spread in fire insurance costs, as well as on life insurances.

I have always been able to get what I needed from bank, private, and company lenders. My investments are still heavy. Larger implements, machinery, building, etc., is very costly, but respond materially to economic credit. We have made good in our equity by a liberal use of credits. We have added to our equity about \$2,000 in ten years. This would have been impossible had we not used much borrowed money, and that at the much complained of legitimately high cost of credits.

Yes, we have run against usurers, extortionists, exploiters and much of that class of dealers and financiers, but turn them down every time. There are always and everywhere enough upright, honest money dealers with whom to carry on business.

We think that very much of many farmers' credit difficulties takes root with themselves. They have not the natural ability to inspire confidence in financiers; they have not been technically trained to either farm or finance; they have a loose way of doing things, meeting and arranging loans at banks, with private dealers or loan companies; they fail to make use of valuable farm by-products by not keeping a reasonable stock side line; they stick in old ruts; they do not have the push to make their farms go, and so on. Yes, they could if they would, but as they are established in their ways the only thing to do is for the agricultural educational machinery to see that their children are lifted to higher, more scientific and economic ways of farming, financing and doing business as business men.

While we feel that we have been well treated by financiers and helped by the financial systems, such are not always, we must admit, what they ought to and can be. Many farmers have reached that stage in which they must and will be dealt with as business men, along right business lines. Then farmers' credits, finances, etc., will fall in line with other systems of industry.—J.E.F., Sask.

DIDN'T GET MUCH HELP

After a crop failure in 1914, we required a loan of \$600 to meet liabilities. Our assets were: Good character, reputation for paying debts, four horses, a cow and calf, six brood sows and sixty young pigs; a payment coming from sale of property in city from whence



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12 branch houses and 400 dealers make possible the excellence of McLaughlin SERVICE to McLaughlin owners.

The McLaughlin owner anywhere in Canada is within easy reach of one of the 12 directly controlled branch houses, where a stock of parts for all McLaughlin models ever built, is kept and where expert service is attainable. In addition there are 400 McLaughlin dealers employing expert mechanics and keeping a stock of parts.

Backed by a Company prepared to give Dominion wide service. McLaughlin owners everywhere can have the uninterrupted use of their cars and enjoy the kind of service which makes motoring a pleasure.

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Send for Catalogue "C" showing the New Series of McLaughlin Cars.

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 PIONEER BUILDERS OF VALVE-IN-HEAD MOTOR CARS IN CANADA

Branches in Leading Cities. Dealers Everywhere

Canada's Standard Car

Long Wires

THE nightmare of the fence manufacturer is the problem of turning out fence with horizontal wires of even length—each wire having exactly the same tension as the one next to it.

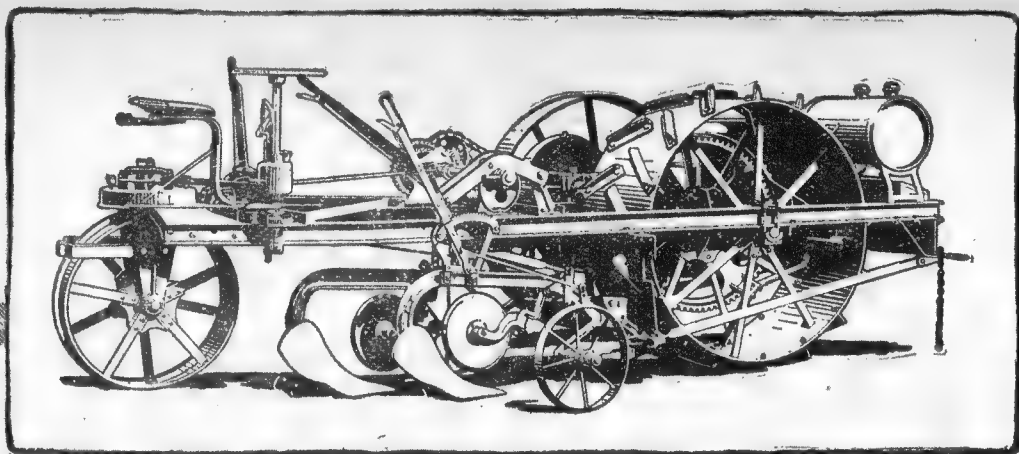
While mechanical improvements in fence weaving machinery have helped, still accuracy in product is the result only of eternal vigilance on the part of operators and expert overseers. This improved machinery and expert supervision costs much money. But we prefer to pay the price so that we can build our trade on the reputation for accurately made fencing and, consequently, satisfied customers. We could turn out cheaper fencing if so minded, but we won't. We know such fencing would not be right, and we are pretty sure it would not pay in the long run.

Be careful in selecting your fencing. When you are ready to hear from us, ask for our 1917 printed matter.

THE PAGE WIRE FENCE COMPANY LIMITED.

GEO. O. NICOL, Representative

100 James St. East, Winnipeg



This is the Small Tractor You've Been Waiting For

HERE'S a tractor, the ADVANCE RUMELY "8-16", that was especially designed to fit the needs of the small and medium size farm—a small, light weight kerosene burning outfit—to meet the demand where the famous Rumely OilPull is too large.

The "8-16" is economical, easy to handle and durable. It supplies reliable power for every farm job and, just as important, it is made by a Company with an established reputation for dependability.

A One-Man Outfit

It is a real one-man outfit—tractor and plows are combined in one machine, and full control is from the driver's seat. With the Advance-Rumely you plow the same as with a horse gang, the plows are in front of you where you can always see what you're doing. Also you can back up with your plows; make short turns and cut square corners.

An Advance-Rumely "8-16" not only will plow, but it will draw your discs, drills, harrow, mowers and binders, and on the belt it will run a small separator, hay-baler, silo filler, sprayer, feed grinder, etc. In fact, it will deliver the same reliable, steady power on all jobs—drawbar or belt. When used for other jobs

than plowing, the plows are quickly detached.

Kerosene for Fuel

Kerosene is its fuel, and it burns kerosene, not as a makeshift proposition, but continuously and at variable loads as well as full load.

The powerful four-cylinder motor and the entire machine is Advance-Rumely built throughout. It comes from the same shops that build the well known OilPull tractor, the Ideal separator, and all the other dependable machines in the Advance-Rumely line.

Write our nearest branch for a special catalog on this new Advance-Rumely outfit.

ADVANCE-RUMELY THRESHER CO. LA PORTE (Incorporated) INDIANA

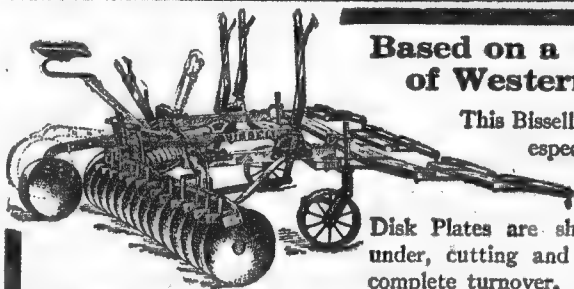
Address the branch nearest you
Calgary, Alta.—Regina, Sask.—Saskatoon, Sask.—Winnipeg, Man.



Free—Mr. Punch Automatic Drill

It works by a spiral twist. You simply place the drill point and push. The handle rebounds after each stroke. In the handle there are eight points of different sizes. Each size is contained in a compartment by itself, and the number is printed over the hole in which it is contained, as shown in the illustration. The drilling points range in size from 1-16 to 11-64 of an inch. This useful tool will be sent free and postage prepaid to anyone who will collect four yearly subscriptions (new or renewal) to The Grain Growers' Guide, at \$1.50, and send the money collected and the names and addresses of the subscribers to The Guide office, or, if you can collect a two-year subscription at \$3.00, it will count the same as two yearly subscriptions. Mail your subscriptions to—

Circulation Department
GRAIN GROWERS' GUIDE, WINNIPEG



Based on a Knowledge of Western Conditions

This Bissell Disk Harrow is built especially to meet and cope with Western soil conditions. The

Disk Plates are shaped to reach well under, cutting and giving the soil a complete turnover. This

Bissell Disk Harrow

cuts, cultivates and pulverizes the whole surface and also has the capacity to penetrate hard soil. No centre strip is left uncut and the two plates on the Trailer make a level finish. Farmers claim that this Harrow saves a second outfit; one man and six horses will do the work of two men and eight horses. Sold by all Jno. Deere Plow Company Dealers.

T. E. BISSELL COMPANY, LIMITED, Dept. O, ELORA, ONTARIO

WHEN WRITING TO ADVERTISERS PLEASE MENTION THE GUIDE

we came, sufficient in itself to cover loan; equity in half section of land and business system in farming methods. Liabilities consisted of threshing bill, \$56; implement notes, \$200, and a payment of principal and interest on land.

Going to the bank at — we interviewed the manager, who was the essence of politeness, but politeness is, I fear, largely finesse in bank managers. Owing to an extraordinary stringency, at least so said the manager, in the money market, the interview was barren of results.

Our need was urgent, so we applied to a friend who, knowing us for what we were, lent us the money required, viz., \$600, to be repaid in two years. Our intention when endeavoring to borrow from the bank was to repay in six months with the payment coming from the city property.

Our total crop in 1914 was 650 bushels of oats off 50 acres of land. In the spring of 1915 we applied to the government for seed grain. Word came back that as we had purchased our farm we were on patented land, and therefore we were not settlers. Not being able to follow the subtleties of this philosopher's line of reasoning, we wrote for further particulars. Exchange of notes took place between the government and us, ending after a protracted correspondence and pointing out of the patriotic duty of the government, in a diplomatic victory for us. We were granted seed grain, but such is the perverseness of human nature we later refused it, and with part of our property payment bought our own seed grain sufficient to sow 190 acres of wheat, oats and barley. This left us short of funds, but we decided rather to run the risk of starvation during the 1915 growing season than be beholden to the government. Thru work obtained between seeding and harvest, this eventuality, however, was averted.

Banker Agent for Grain Company

The history of the big 1915 crop is common property now. We got our share. Having seen that the crop should be marketed slowly, we decided to hold our grain until February, 1916, at least, relying on the bank to supply credit to enable us to do so. The Bank Act had been amended, too, during 1915, so that we were reasonably sure of securing a loan from the bank this time. We had in our granaries 4,000 bushels of No. 5 wheat, 1,800 bushels of No. 2 C.W. oats, and 300 bushels of No. 3 C.W. barley. We went to the bank with a statement of our affairs, but a new manager greeted our entry. "Did he know us?" "No." "Had we an account at the bank?" "Unfortunately no." "Ever have one in his bank?" "No." "So sorry, but can't oblige." "The amendment to the Bank Act," we ventured. "Oh, that, we can't go out and inspect your grain; besides, there's the elevators. What would become of them if all the farmers held their grain? See, here is a card; a friend of mine in Winnipeg. Ship to him and it will be all right. Bring your grain tickets and we will advance against them. Good day. Glad to have met you." And we were out on the sidewalk, with the feeling that we had been again refused.

We stopped our fall work and hauled out our wheat, three cars of it, getting 73 cents clear for two cars and 83 cents clear for the third. The same wheat would have brought us 92½ cents clear in February, 1916. We paid our debts and bought a couple of winter shirts with the balance. Hauled out our oats and barley in February, 1916, getting no more for them than we would have done in the fall of 1915. Such is the irony of fate.

Our crop last fall consisted of 1,400 bushels of wheat, 3,600 bushels of oats and 350 bushels of barley. But we decided to dispense with the doubtful aid of the bank this time. Prices were good when we threshed, so we hauled direct from the machine to the elevator, four miles away. This is the first year we have had a surplus of cash. We have bought four more horses, another cow, a sulky plow and a wagon. We now have \$900 worth of machinery, \$1,200 worth of horses, \$200 worth of cattle and sixty hens, but no pigs, all these being paid for. We have repaid the \$600 loan received in 1914 and made land payments,

The is Best too none for the good Farmer



BOB LONG
UNION MADE
GLOVES & OVERALLS
Known from Coast to Coast
R.G. LONG & CO. LIMITED
TORONTO ONTARIO



GUARANTEED

The guarantee of a Dominion-wide industry backs

EUREKA HARNESS OIL

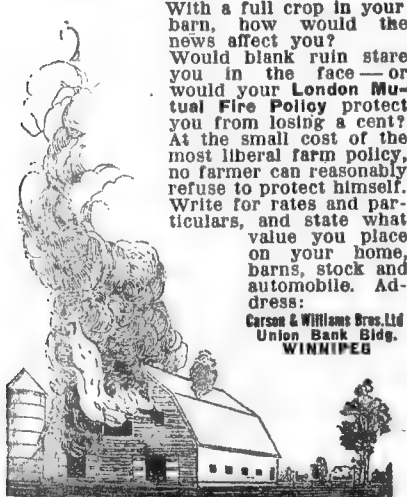
It makes all black leather blacker, softer, wear longer.

Dealers everywhere.

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Branches Throughout Canada

Send for FREE SAMPLE of
THE "IDEAL" EAR BUTTON.
FOR CATTLE
Canadian Stamp Co., P.O. Box 353, Winnipeg

"Your Barn's on Fire!"



With a full crop in your barn, how would the news affect you? Would blank ruin stare you in the face—or would your London Mutual Fire Policy protect you from losing a cent? At the small cost of the most liberal farm policy, no farmer can reasonably refuse to protect himself. Write for rates and particulars, and state what value you place on your home, barns, stock and automobile. Address: Carson & Williams Bros. Ltd. Union Bank Bldg. WINNIPEG

LONDON MUTUAL FIRE INSURANCE COMPANY
F.D. WILLIAMS, MANAGING DIRECTOR
HEAD OFFICE - 33 SCOTT ST. TORONTO.

WHEN WRITING TO ADVERTISERS PLEASE MENTION THE GUIDE

1915 and 1916, amounting altogether to \$1,400, this minus the assistance of the banks and minus its influence. Altogether our assets as at December 31, 1916, show a surplus over liabilities, counting our equity in land of \$4,900, and with cash balance total \$5,500. But for the leniency in 1914 of the parties from whom we bought our farm we could not have perhaps attained to our present satisfactory position.

Banks Receive Deposits—Help Dealers

Ever since starting farming here we have kept books, as a mere matter of business, and, for our own delectation and profit, draw up a balance sheet the end of every year, besides taking an inventory of stock, etc.

The mistake the banks make is in trading too much on worldly assets, failing, if not altogether at least in great part, to consider the moral aspects of the case and each individual case on its own merits. Had we gained the assistance of the bank in 1915, to enable us to hold our crop until February, we would have been better off financially to the amount of about \$600, not to mention the moral benefit. We would have been enabled to realize our ideal of starting modestly in dairy farming and beef growing with a herd of Short-horn grades. As it is, we will have to wait another year, perhaps longer, before realizing our ambition.

Were the bank managers at country points to go more by the character and industry of the applicant for credit, more progress would be made. The main purpose the banks at country points seem to serve is that of paying agents for elevator companies, collection agents for implement companies, the making of advances to cattle dealers, horse dealers and merchants where-with to carry on their business, and receivers of deposits from such as have deposits to make. A few farmers contrive to negotiate a loan, but if the numbers in this district bear any relation to the numbers in the country at large, the proportion succeeding in their efforts to secure credit from the banks must be insignificant.

The Farmers' Responsibility

The farmers themselves were they to adopt a more straightforward attitude, never mind trying to get ahead of the other fellow in petty deals, keep records of their transactions, be prepared to state definitely how much profit or loss they have made in any given transaction, and not just state the total without making due allowance for all legitimate items of expenditure, would fare better in the end. The farmers seem on the surface to have no cohesive ability. They work a lot on the principle, "Can any good thing come out of Nazareth?" whereas, goodness, fitness, applicability to the needs of the farm or community should be the criterion whereby all suggestions or reforms are judged and not place of origin.

The function of a bank is to further the commercial, industrial, and, if it be at a country point, agricultural interests of the community in which it is placed. Its obligation is to lend moneys, or give credit to men of character, progressive in their aims, well guided in their industry, legitimate in their claims. The present system is not conducive to the full flow of wealth. The first requisite is assets, security, whereas the greatest asset in a borrower should be sterling worth.—J. A. P., Sask.

FARMERS NOT HONEST ENOUGH

It came to pass, as it would probably have come to pass for a lot of farmers, that I needed some money to pay a debt that refused to run any longer except it ran into court. I went to the bank, told the banker about it, and he asked, "How much do you need." He reached for a pad, made out a note. I signed it. Immediately a check for the full amount of the loan was made out and handed to me with the remark, "get the money from the cashier, it is fine weather," and the important transaction that meant so much to me was over. Emboldened by my first venture, I tried it again. In our district threshing was delayed till late in November, a lot of bills were overdue and great were the clamors of the creditors for payment.

Can you do it? Every day?



Not—and if you have a Sharples Suction-feed Separator you don't have to, for it skims equally clean *whatever* speed you turn. But with every other separator you must turn the crank at just *exactly* the speed stamped on it, or you will lose cream—every time! The wonderful Sharples Suction-feed varies the milk feed in *direct proportion* to the separating force—never more milk in the bowl than it can *perfectly* separate.

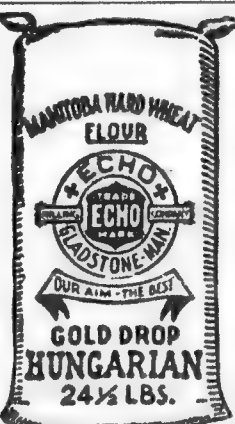
All other separators have a fixed milk feed. Thus when turned below speed much of the milk runs out without being perfectly separated, and some gets into the cream, making it thin and uneven. Thousands of actual tests have proven that 19 out of 20 persons do turn too slow most of the time, and that *everybody* turns too slow some of the time. Get a

SHARPLES SUCTION-FEED CREAM SEPARATOR

- the *only* separator that skims clean at widely varying speeds
- the *only* separator that delivers cream of unchanging thickness—all speeds
- the *only* separator you can turn faster and finish skimming quicker
- the *only* separator with just *one* piece in the bowl—no discs, easiest to clean
- the *only* separator with knee-low supply tank and a once-a-month oiling system

Sharples is positive insurance against carelessness and its consequent cream waste. We realized that it was far from sufficient that a separator *could* skim clean when properly handled. It was vitally necessary that it *would* skim clean—even when improperly handled. If any of the old-style fixed-feed separators would adopt a device for the purpose of notifying the operator when he is turning too slow, it would be an acknowledgement of the *vast superiority* of Sharples, which automatically *prevents* losses from irregular turning instead of simply announcing them. Write today for catalog to Dept. 54

Sharples Separator Co., Toronto, Can.
The Buckeye Machine Co. Calgary, Alta.
Distributors for British Columbia, Alberta & Saskatchewan
The Mitchell & McGregor Hdw. Co. Brandon, Man.
Distributors for Manitoba

An Example of Co-operation

During the past six months we have supplied over 100 carloads of Gold Drop Flour to The Grain Growers' Grain Co. On the other hand, during that time we have purchased from them almost an equal number of cars of wheat. An evidence of quality supplied in both cases—also an example of the co-operative spirit.

If you have not tried Gold Drop, ask the nearest G.G.G. Agent about it, or write direct.

The Echo Milling Co., Limited
Gladstone, Man.

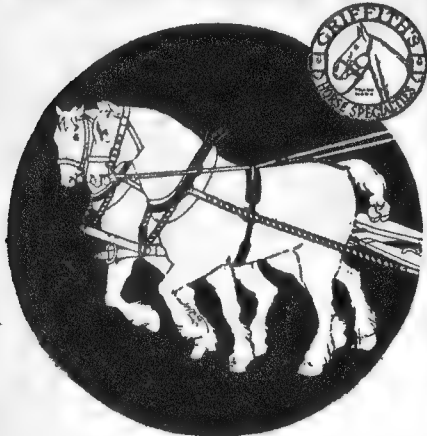
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EGGS AND BUTTER

Strictly Fresh Eggs and Dairy Butter wanted. Highest Market Prices Paid. Send all your shipments to us and get fair treatment. Crates and boxes sent on request. Express order sent on receipt of produce. Write us for prices today.

Matthews Blackwell Limited, Established 1852, James and Louise Sts., Winnipeg

Griffith Team Outfit



GIVES MORE SERVICE COSTS LESS

Work harness has to stand mighty rough usage. Only an exceptionally strong harness can give lengthy service under such conditions. A good quality all-leather harness comes high on account of the scarcity of leather. That is why Griffith's Team Outfit is such a big help to farmers. It will stand a tremendous amount of wear and costs much less than leather. Outfit consisting of Giant Rope Traces, Giant Yoke Ropes, hames, hame straps, plow pads, belly bands and billets, costs \$15.00 (\$14.00 west of Fort William).

Griffith Giant Rope Traces only, set of four with heel chains, \$4.50 (\$5.00 west of Fort William).

Griffith Giant Yoke Ropes, per pair with snaps and alides, \$1.00 (\$1.25 west of Fort William).

If your dealer can't supply you, order direct. Write for booklet.

G. L. GRIFFITH & SON
70 Waterloo St., Stratford, Ont.

CLYDESDALES SHORTHORNS YORKSHIRES

25 STALLIONS

12 MARES

10 BULLS

SHORTHORN FEMALES

YORKSHIRES

John Graham, Carberry, Man., Three Hills, Alta.

I have a choice selection of Clydesdale Stallions, all well bred and of outstanding quality. Seven of them have just arrived from Scotland. I have also a dozen mares that are hard to beat.

These include five newly imported. All are very high class animals.

I have Shorthorn Females of all ages of the best breeding, including two heifers newly imported.

A number of Yorkshire Boars and Sows in pig for immediate sale.

Prices reasonable.
Guarantee unexcelled.



Galbraith's Horses

Have for many years appealed to those demanding the Best in conformation, breeding and value.

Those in the market for a stallion that will prove of real merit may now find at our Edmonton Stable a choice collection of

Clydesdale, Shire, Suffolk and
Percheron Stallions

For booklet descriptive of the stock, address:

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North Battleford, Saskatchewan

Importers of Clydesdales, Percherons, Belgians
and Hackneys

We have over eighty pure-bred stallions of above breeds on hand at our barns from yearlings up. We have at least twenty over-ton stallions here, and most of the colts will mature at a ton or better. We have a few aged horses taken in exchange that are acclimated and the safest horse a man could buy. We have proven to our satisfaction that they are sure sires of good colts. We can show you the history of each one, and most of them will more than pay for themselves in a season.

Anyone wanting an exchange should write, telling us what they have and what they want. We have a fair and equitable system of exchanging. Every horse guaranteed. Ample time to responsible parties.

LIBERAL DISCOUNT FOR CASH

VANSTONE & ROGERS

JAS. BROOKS,
Salesman

North Battleford, Sask.

Joint Combination Sale of Registered Clydesdale Stallions, Mares and Fillies

At Midway Pavilion, corner
4th Ave. and 5th St. E., Calgary

TUESDAY, MARCH 27TH, 1917, at 10 a.m. sharp

Favored with instructions from Messrs. Thorburn & Riddle, Davisburgh; W. S. McKinnon, Olds; and Clark & Richardson, Calgary, I will sell without reserve the undermentioned:

18 HEAD OF REGISTERED CLYDE STALLIONS.
42 HEAD OF REGISTERED CLYDE MARES AND FILLIES.
40 HEAD OF HEAVY GRADE MARES AND GELDINGS.

NOTE—The above are an exceptionally good lot of well bred Horses, and are worthy of your attention, and anyone in need of good registered horses at their own price, should attend this sale.

WRITE FOR A CATALOGUE

Terms Cash.
Phone M 2852.

J. W. DURNO, Auctioneer
Midway Pavilion, Calgary.

WHEN WRITING TO ADVERTISERS PLEASE MENTION THE GUIDE

This time I asked the banker for a loan larger than many a homestead has later been mortgaged for, and without a grumble the loan was granted. I was put in the position to pay my bills, to the great satisfaction of my creditors and a very pleasant relief to my own mind.

The interest charged by this bank did not at any time exceed 9 per cent. per annum. On account of car shortage in our district the farmers have not been able to sell their wheat. This banker made no trouble because the notes could not be promptly repaid when due, but, on the contrary, advanced more money. I for one find no fault with the bank; it has rendered me good and substantial service. Because of this I have been able to enlarge my farming operations and feel more capable of meeting coming emergencies when they appear.

How Farmers Can Improve

As far as suggestions on how farmers can get better service from the bank, I will say that it is entirely up to the farmer to manage his business so that he will create confidence for himself where confidence is needed. If we farmers were honest enough not to expect credit when we, according to all financial and commercial critics, are not entitled to such credit, a lot of the complaints against banks would cease.

Take, for instance, the case of a farmer who buys everything that he can give his note for, lets these notes accumulate at the bank without paying the slightest attention to them and then goes and asks the banker for a loan. The bank naturally acquires this habit that they believe all notes that have been endorsed should, when due, be paid by the signer. Some men don't believe that way, they seem to think that the signing of a note is all that there is to it.

Now, to what extent is it true that the farmer is responsible for the failure to get all the accommodation he wants from his banker. I would suggest that the farmers as a class are less honest and less businesslike in their dealings than other business people. It is well known that no one will skin you as a farmer, if you just give him a fair chance to do it. The farmers have little practical co-operation among themselves. Suppose a number of farmers would organize and put their credit together, say for fifty thousand dollars, take this security to the bank say for the purpose of borrowing ten thousand dollars to be used by this organization, and themselves assuming the risk of asking the banker to do it. If the farmers are to be saved they will have to do the saving themselves in place of expecting the banks to be the saviours. It is a good deal the question of the beam and the mote. I for one believe there is a good chance to do home missionary work now and give the heathens a rest.—O.W.O., Alta.

ELEVATORS IN WEST

The 1916 list of licensed elevators and warehouses for the western inspection Division gives the following figures:

Stations	Elevators	Capacity
170	403	14,259,000
	Saskatchewan, C.P.R.	
344	991	29,860,000
	Alberta, C.P.R.	
158	379	13,878,000
	Manitoba, C.N.R.	
133	236	6,409,000
	Saskatchewan, C.N.R.	
229	541	15,634,000
	Alberta, C.N.R.	
62	115	3,644,000
	Manitoba, G.T.P.	
20	23	700,000
	Saskatchewan, G.T.P.	
187	251	7,449,000
	Alberta, G.T.P.	
26	38	1,185,000
	Manitoba, G.N.R.	
25	26	745,000
	Alberta, E. D. & B. C. Ry.	
3	4	100,000
1,807	8,007	93,863,000

This list does not include the interior government terminals or the railway terminals in the prairie provinces, nor the hospital elevators at Winnipeg and Calgary.

Be Safe!

Don't take too many chances with spavin, splint, curb, ringbone, bony growths, swellings and of lameness. Use the old reliable remedy—



KENDALL'S Spavin Cure

In the hands of horse-men, veterinarians and farmers for 85 years it has proved its worth in hundreds of thousands of cases.

St. FEROLE, Dec. 4th, 1915.

Will you please mail to my address a copy of your *Treatise on the Horse*. I have been using your valuable remedies for some time, and found them safe and reliable.

JOSEPH L. BATZINGER.

\$1 a bottle—6 for \$5, at druggists—or write for copy or our book "Treatise on the Horse" free.

Dr. B. J. KENDALL COMPANY

Enosburg Falls, Vermont, U.S.A. 118

THICK, SWOLLEN GLANDS that make a horse Wheeze, Roar, have Thick Wind or Choke-down, can be reduced with

ABSORBINE



also any Bunch or Swelling. No blister, no hair gone, and horse kept at work. Concentrated—only a few drops required at an application. \$2 per bottle delivered.

Book 3 K free.

ABSORBINE, JR., antiseptic liniment for mankind, reduces Cysts, Wens, Painful, Knotted Varicose Veins, Ulcers. \$1 and \$2 a bottle at dealers or delivered. Book "Evidence" free. W. F. YOUNG, P.D.F. 495 Lyman Bldg., Montreal, Can. Absorbine and Absorbine, Jr., are made in Canada.

DR. BELL'S Veterinary Medical Wonder. 10,000 \$1.00 bottles to horsemen who give the Wonder a trial. Guaranteed for Inflammation of Lungs, Bowels, Kidneys, Fetters, Distemper, etc. Send 25 cents for mailing, packing, etc. Agents Wanted. Write address plainly. Dr. Bell, V.S., Kingston, Ont.



LABELS

Live-stock Labels for cattle, sheep and hogs, manufactured by the Ketchum Manufacturing Co.



Box 501, Ottawa, Ont. Write for samples and prices

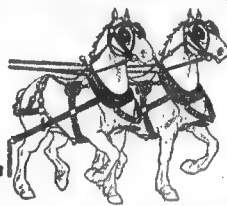
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Proof is found in 100,000 official tests for profitable yield of Milk, Butter and Cheese. No other breed can equal them for the production of High Class Veal. When age or accident ends their usefulness Holsteins make a large amount of good beef.

W. A. CLEMONS Secy. Holstein-Friesian Association, St. George, Ont.

BLACK LEG

LOSSES SURELY PREVENTED by CUTTER'S BLACKLEG PILLS. Low-priced, fresh, reliable, preferred by western stockmen, because they protect where other vaccines fail. Write for booklet and testimonials. 10-dose pkg. Blackleg Pills, \$1.00. 50-dose pkg. Blackleg Pills, \$4.00. Use any injector, but Cutter's simplest and strongest. The superiority of Cutter products is due to over 15 years of specializing in VACCINES AND SERUMS ONLY. INSIST ON CUTTER'S. If unobtainable, order direct. The Cutter Laboratory, Berkeley, California.



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HARNESS

Brass and Japanned Mountings, 3-ply big ring one and one-half inch traces; two rows stitching.

This is positively the very best value you can get in harness—made from the best quality leather, by high grade workmen. Cutting out middlemen and selling direct from our own factory to you, we save you from \$10 to \$25 on each set of harness. Read the guarantee in our catalog which tells all about Borbridge Harness.

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WINNIPEG Dept. 11 CANADA

THE BEST LINIMENT

OR PAIN KILLER FOR THE HUMAN BODY

Gombault's Caustic Balsam

IT HAS NO EQUAL

For—It is penetrating, soothing and healing, and for all Old Sores, Bruises, Wounds, Fomae, Exterior Cancers, Boils, Corns and Bunions. **Human Body** CAUSTIC BALSAM has no equal as a Liniment.

We would say to all who buy it that it does not contain a particle of poisonous substance and therefore no harm can result from its external use. Persistent, thorough use will cure many old or chronic ailments and it can be used on any case that requires an outward application with perfect safety.

A Perfectly Safe and Reliable Remedy for
Sore Throat
Chest Cold
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Sore Lungs
Rheumatism
and all Stiff Joints

REMOVES THE SORENESS—STRENGTHENS MUSCLES
Cornhill, Tex.—“One bottle Caustic Balsam did my rheumatism more good than \$120.00 paid in doctor's bills.”
OTTO A. BEYER.
Price \$1.50 per bottle. Sold by druggists, or sent by express prepaid. Write for Booklet B.
The LAWRENCE-WILLIAMS COMPANY, Cleveland, O.



SAVE your JOINT ILL FROM FOALS

FOALINE
given to the
PREGNANT MARE
for 60 days before foaling
WILL PREVENT
NAVEL DISEASE
and Joint Ill
IN THE FOAL

WRITE FOR BOOKLET

FOALINE LABORATORY
WINNIPEG OF CANADA

For \$18.95 I'll ship you prepaid a 140 Egg Incubator and 140 Chick Brooder and guarantee they will give you 75 per cent. to 100 per cent. hatches. My 15 years' incubator making experience has taught me how to produce this hatching outfit to give such profit-making results. If you are not satisfied after a fair trial, return the outfit and your money will be refunded. I'll send my catalog FREE if you write me. To save time send your order at the same time. My personal guarantee protects you.—**THE BRETT MFG. CO. Ltd., 394 Erin Street, Winnipeg, Man.**



W. M. BRETT, President.

MONTANA

640 - Acre Homesteads
New law just passed. New towns, business opportunities. Send 50 cents for maps and information. Address
U.S. Commissioner, Outlook, Mont.

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REVOLUTION IN RUSSIA

A revolution with sufficient strength to completely overthrow the bureaucratic government, which under successive premiers has been engaged since the beginning of the war in a contest with the Russian Parliament or "Duma," has occurred. Most of the members of the late government are said to be in jail. Some of the most bureaucratic ministers are reported killed.

The Duma, largely under Liberal control since the beginning of the war, has been doing its utmost to make the ministry responsible to parliament, but this has been consistently resisted by the ministers with the approval of the upper official class and the support of the Czar. When the Duma became too insistent, the Czar merely dissolved it and the last dissolution, which occurred a short time ago, precipitated the revolution. The Duma ignored the order, took upon itself the function of government, secured the co-operation of the military garrison of Petrograd and the vigorous support of the people of that city, and established its authority after some street fighting, resulting in about 500 casualties. Following this circumstance of the Duma, the Czar has abdicated with all his ministers and entourage. Bread riots incited the crowds in Petrograd to clash with the police. The troops refused to fire on the people and one of the regiments shot down its officers.

The new party controls the capital city and it is said the army has come to its support. A complete new cabinet with Prince Leeof as Premier, has been constituted. The thirteen year old son of the Emperor succeeds to the crown with the Grand Duke Michael, the Czar's youngest brother as Regent.

For years Germany has been penetrating Russian industry by German agents and developing Russian resources by German capital, under German control. She secured a strong and extensive hold on Russian officialdom and consolidated about the Czar a large number of privileged subjects of German ancestry. The new government seems to be fairly well consolidated, has the strength of the people and the army behind it, and the possibility of its being overthrown seems remote indeed. Many Russians in Canada have hailed with joy the revolution at home. They feel that the period of German domination in Russia is at an end, that a fuller co-operation will be secured now in the war, and that a big step has been taken in securing Democratic government for Russia.

BIG BELGIAN RELIEF DEFICIT

The American members of the commission for relief in Belgium have been asked by the Germans to remain at their posts, and the work in Belgium is therefore proceeding under exactly the same guarantees as hitherto.

The fact that the commission for relief in Belgium continues to receive large sums from the allied governments is in itself enough to prove that they, who are most interested, have no reason to believe that Germans are directly benefitting. Furthermore, the commission have effected an arrangement with the British government on one side and the German government on the other by which an acceptable lane for Belgian relief ships between North American ports and Rotterdam has been fixed so as to ensure the continuity of supplies.

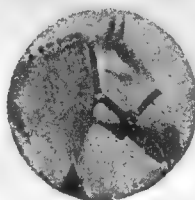
The commission for relief in Belgium is facing today a monthly deficit of \$3,000,000. Hence it is more than ever in need of the full hearted support of the public.

CHAPLAINS IN ENGLAND

London, March 17.—According to information given the Canadian Associated Press, the total number of Canadian chaplains now in England is 276. Denominationally they are divided as follows:

Church of England	102
Presbyterian	58
Roman Catholic	53
Methodist	33
Baptist	14
Congregational	2
Russian	1
Undetermined	13

One Anglican chaplain is attached for each thousand men of that faith in the Canadian camps in the English training area; and one priest to each five hundred Catholics. The number of Salvation Army workers attached to the Canadian forces is four.



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The Oldest Percheron Breeding Establishment in Western Canada

With our January shipment received we are offering twenty stallions, blacks and greys, ages one to four years, home and American bred, sired by the draft stallions, "Superior" (40605), weight 2,250 lbs., and "Bijou," weight 2,000 lbs., champion Percheron, Dominion Exhibition, 1911. Two of our last importation, age 2 years and 6 months, weigh over 1,900 lbs. One black, age 1 year and 8 months, weighs 1,520 lbs. Most of these stallions are at our Calgary Farm, 9 miles from city; several at North Portal, Sask. We also have about 60 other registered Percherons. Prices are reasonable and terms given responsible parties. See these horses before purchasing a stallion. Write, wire or phone when coming.

Calgary, Alta.

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The above cut shows five stallions now in my stables at Calgary, Alberta. These fine young colts have just arrived direct from France, being the fifth direct importation I have made in the last twelve months. My total importations to Canada now exceed 400 stallions. Devine handles none but the best. If you are looking for a high class horse, it will pay you to visit my stables and look over this selection.

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Calgary, Alta.

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On account of our "drive" for Saskatchewan business during the past year, efforts are now being made to belittle our company and its products. We therefore say to you: "Friends, be 'canny'."

Don't pay any attention to the stories of selling agents of competitors. The present campaign of misrepresentation is similar to others waged against us in the East, where the majority of independent telephone systems are now using our rural telephones. Your fellow farmers in Saskatchewan who have bought and used our telephones on their telephone systems, will tell you the truth. Send to us for a list of names. Then write these people and ask them about the quality, workmanship, serviceability of Canadian Independent Telephones.

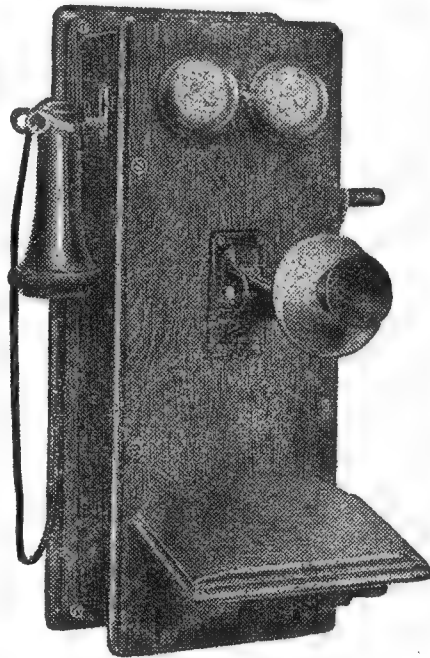
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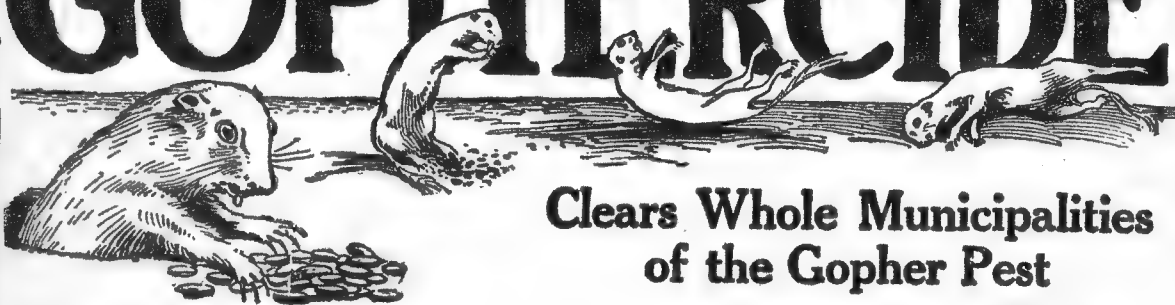


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Kindly send first mail if possible, and oblige. Yours truly,
Rural Municipality of Flowery Plain No. 33.
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Opinions on our Banking System

Continued from Page 9

industrious and thrifty, especially the latter for they have all the evidence of thrift, i.e., a good garden, poultry, dairy cows, pigs, etc., a wife to slave seven days a week and kids to do some chores. But sir, it is fact that none of these men have been financed by their bankers for cattle excepting in such cases as mine where there was enough grain or other assets to liquidate the debt.

Bank managers also are agents for hail insurance and use their position to influence farmers to give their company the insurance. I think Mr. Brown will agree with me when I say that their men should not do anything excepting banking. Personally I have no kick with any bank manager because I can take care of myself, but some of my neighbors have complained that a bank manager hinted that unless he, the farmer, insured with him he would not finance him. Another point, instead of making the farmers renew their notes every three months, thereby paying compound interest, it would be more reasonable to loan money for six months and for some purposes such as for cattle for 12 months. This would save the banks quite a lot of clerical work and in the future, if the bankers will tell every farmer when making a loan that they would prefer a written statement of assets and liabilities I am quite sure the farmers will gladly comply. Then this will save the banks some time and expense and help them to reduce interest. The next time I go to my banker I will make it a point to have a written statement of my affairs to save him asking so many questions, including whether I am single or married, how old I am, etc.

U. F. A.

Central Alberta.

BELIEVES IN BUYING OPTIONS

I should like to draw attention to a few points in Mr. V. Brown's articles that seem to require clearing up.

Perhaps his most important statement is that the ordinary country branch bank does not pay. As most of the larger banks have probably 50 to 100 such branches in the west this is a serious state of affairs, nor does his explanation of it seem satisfactory. He mentions as the chief reason the fact that it takes the manager of a local branch as long to lend a farmer a few hundred dollars as it takes the manager of a city bank to lend a business concern \$100,000. He estimates the time so spent at half-an-hour in each case. Now supposing half-an-hour of the manager's time is worth twenty-five cents it figures out at 1-24 of one per cent. on a loan of \$600.00, surely a very trifling expense and this does not take into consideration the higher salary paid to the city manager and the more expensive offices.

The Australian Agricultural Banks are able to pay running expenses on a one per cent. difference between deposits and loans, so it is difficult to understand why the Canadian Banks cannot make a profit on a difference of five per cent.

Some of the reasons given by Mr. Brown for refusals to lend a farmer money seem strange. One reason given is that many farmers have more land than they have power to work properly. Surely if any farmer needs help from the bank it is one so placed. We will suppose he is so short of power that he could get the same number of bushels annually with a hundred acres less land than he now has. Estimating his land as worth \$30 an acre, that means he has \$3,000 locked up for which he gets no returns and yet has to pay taxes on. Surely the bank would be safer in lending such a man \$1,000 so that he might bring this \$3,000 investment into use than it would be in lending him two or three hundred with which to temporarily satisfy his creditors. There seems to be an idea that a farmer with more land than he has power to work is thereby giving proof of his lack of business ability, but this is seldom the case. Land is not like a thing a man can go to a dealer and buy as he needs it. He generally has to buy at a certain time or lose his chance forever of the particu-

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CALGARY CANADA

lar piece he wants. Also the rapid rise in land in the six years following 1902 was enough to justify early buying. He may also be brought to that condition by sudden loss of several horses.

Mr. Brown's contention that a man should not farm more than a quarter section unless he has a grown-up son to help him is also a remarkable statement. Some of the most successful farmers I know work more than a section of land with no other help but hired men. What would happen if our large business concerns were to apply a corresponding rule? Some of them would need a larger household than King Solomon.

Dealing in Options

Gambling on the Grain Exchange, which he mentions as a thing which destroys a farmer's credit at the bank, is a term that needs defining. While the man who buys and sells options in large amounts might be well termed a gambler, yet a man may deal in options to a certain extent on a sound business basis. In pre-war times there was a difference between December prices and July prices of from ten to twenty cents a bushel, which was almost as regular as seed time and harvest, and a man could buy options on a five cent margin. A farmer with 3,000 bushels of wheat to sell in December at 75 cents a bushel could get for it \$2,250, and buy 3,000 bushels on the option market for \$150, having \$2,100 with which to pay his year's expenses, etc. However low wheat went he would only lose that \$150, and he would stand to make any price to which wheat might rise, whereas, if he held that wheat in his granary and borrowed money to meet his year's expenses he would have to pay interest on that money and would stand to lose anything to which wheat might drop at the time he was forced to sell. Yet by holding the actual wheat he is not considered a gambler, while if he had sold it and bought an option on that quantity he would be so classed. Moreover, the man who holds the actual wheat is not so well able to take advantage of a rise in the market, nor is he able to draw it out at the most convenient time.

Mr. Brown speaks emphatically of the bank's willingness to lend farmers money to buy stock, but does not make it clear if money lent for that purpose will be over and above what a farmer may borrow in his ordinary line of credit. If it is not, it amounts to nothing. If it is, it is very good news.

The matter of a farmer consulting his banker in any particular undertaking is a very difficult one. While the banker's opinion might be of value to him, it would mean he would have to follow the banker's advice if he wanted to borrow from him, otherwise he could hardly expect to be allowed to do so. And it is natural that a farmer should know his own business better than the banker.—R.B.

BANKS HAVE TOO MANY BRANCHES

It is worth a farmer's while to read and re-read those excellent articles by Mr. Brown, and to preserve them for reference. I have myself acted on the plan the last year or two of borrowing from the bank and paying cash for implements, twine, lumber, etc., and I found it a great advantage and a saver. It is even better to pay cash on these than on store trading, for the saving is much greater, because stores have not yet learned the value of cash trading. They do not know the less work and worry; the value of cash in hand rather than in the bush; the heavy losses from death, sickness, etc. Stores only allow a 5 to 10 per cent. discount, and often the discount is only a ticket for the amount, which ticket a farmer loses, and the discount allowed is some bit of crockery. There should be a cash and credit price on each article, then money would not go to a city for supplies.

Mr. Brown writes rather strongly about farmers for buying more land, threshing machines, etc., without consulting the bank beforehand. I think the banker should lead by example. For instance, banks crowd in just like the stores and churches, into a place where all expect to swim. I mean, they crowd in more than are needed. It is the

The Power Behind the Profitable Farm

Farmers to-day have the best chance ever to make money—if they can only solve the labor problem!

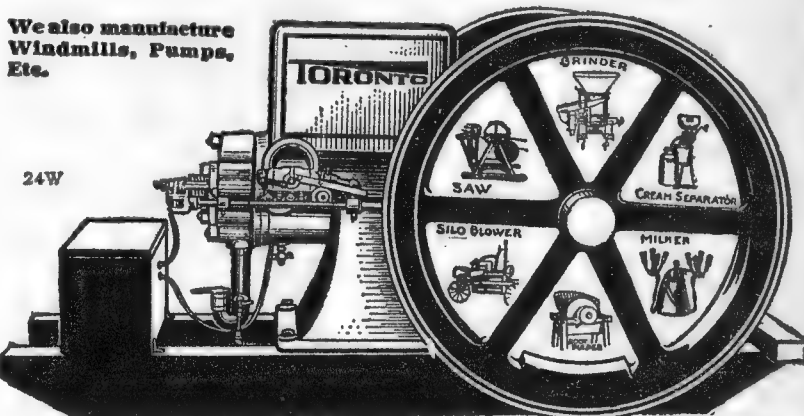
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give particularly good satisfaction because they are so simple and adaptable. Our illustrated booklet shows that there is nothing complicated about them to be figured out, tinkered up or referred to experts—nothing likely to get out of order and tie up an important job. They start easily and run like clockwork, at a speed that can be controlled within wide limits while they are running.

Battery or Magneto Ignition—Gasoline, Kerosene or Natural Gas Fuel. Made in five sizes—1½, 2½, 4, 6 and 8 H.P. Trucks furnished if desired. Full descriptions, specifications and shipping weights are given in our new illustrated Catalogue, with valuable hints on using power instead of labor, to advantage and profit. Write and we will send you the Booklet promptly.

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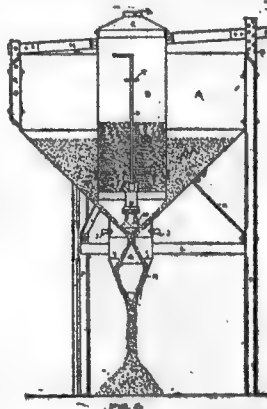
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Oats, 60 bus. per hour

Explanation of diagram: A, Hopper; A.A., Grain; B, Solution Tank; B.B., Solution; F, Sprinkler; O, Cone which ensures thorough mixing; H, Lever, which regulates flow of grain; C, Strainer.

NOTE THESE FEATURES: Five bushel hopper and seven gallon solution tank made of 28 gauge galvanized iron, supported on three wooden legs braced with iron. Weight complete, 57 pounds.

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BIG BEN at his best—at seven a. m.—opening little folks' eyes—there's a race to hush him—a pillow battle—merry laughter—and mother to tidy the kiddies for school.

Big Ben's little men bubble health and cheer, and they feel as big as Daddy with a clock all their own.

You'll like Big Ben face to face. He's seven inches tall, spunky, neighborly—downright good.

Big Ben is six times factory tested. At your dealer's, \$2.50 in the United States, \$3.50 in Canada. Sent prepaid on receipt of price if your dealer doesn't stock him.

Westclox folk build more than three million alarms a year—and build them well. All wheels are assembled by a special process—patented, of course. Result—accuracy, less friction, long life.

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carrying of these unnecessary ones that is such a drag on farmers and makes accommodation dear. If the farmer should consult the bank in his business dealings, why not banks consult the farmers, say, before coming into a place and see if there is any need for them in addition to what we carry now. But no, they come in and erect a building or rent one. One often reads in the annual bank reports of banks retiring from places where they ran a bank, or tried to, and failed to make good. In our village a second bank came in after the first got the business. The second bank for some years must have been run at a good loss, for one saw scarcely anyone go in. Now, as the result of sticking it, the business is fairly divided between the two, I judge. But one bank would do the business. Now we have two managers, two tellers, two general clerks, two buildings, where one of these would really be plenty. I believe this is one important item why banking costs are high in the West. Mr. Brown tells us these banks cost \$6,000 a year to run. There must be many places where there is one, if not two, too many, and to make these smaller banks pay, as Mr. Brown tells us, interest must be high.—
A SASKATCHEWAN MAN.

GETTING DOWN TO CASES

I beg to differ with Mr. Vere Brown in his statement as to the functions and obligations of the chartered banks. Mr. Brown makes up a very tasty pudding, but we must remember the old maxim, "that the eating of the pudding is the proof thereof." Now I am going to give a few samples of the tastes as farmers get it, and also pass a few remarks upon how the pudding is handed to him.

Now for an example which, for convenience, we will label number one. Two farmers, father and son, who have not needed to do any banking since the arrival of the banks in the neighborhood, find that it would be to their advantage to borrow \$100, and go to the bank with the following assets and liabilities.

Assets

Four quarters of land, all proved up except one quarter, all under cultivation, hay or fenced with three strand wire fence.
One good house insured for.....\$1,000
Barn, room for 25 head of stock, insured for 500
22 head of horses and colts, valued at 3,000
8 head of cattle, valued at..... 400
Machinery, valued at 500
Over 300 acres growing crop.....

Liabilities

Liabilities of mortgage interest due in fall\$ 176
Notes for implements due in fall.. 200
Floating debts 200
Mortgage 2,200
Payment due on pre-emption..... 200

Total.....\$2,976

Now, after the banker had secured this statement, his next inquiry was, "What bank have you been doing business with before?" They stated that they had not found it necessary to do any banking business with any bank since his had been established with the coming thru of the railway, and that before that time they had done business with another bank in a town about forty miles away, and that they did not owe the other bank anything. He, the manager, thereupon refused to do any business whatever. When pressed for a reason he said, that as they had never done any business with him before he could not lend them any money. Upon their stating that they thought that a very poor reason, he stated that the bank was not lending any money anyway.

Case Number Two

Now for case number two. A man with four horses, machinery enough to run a farm, two cows, one-half section, homestead proved up with a mortgage against same for \$800, and a pre-emption proved up, final payment of \$240 not made; a floating debt of \$2,200; notes in his possession, which were not due, \$1,700; asked for \$400, and offered a good backer. He had done business

thru the same bank before and had been very prompt in meeting obligations. He was refused. Excuse, "Bank was not lending any money."

Case number three: Man rated best farmer in country, improvements on half-section alone worth \$4,000; horses valued at \$3,000; machinery valued at \$600; holder of several farm mortgages, but owed \$600. He wanted to borrow \$300. He was refused, and the excuse was, "Bank wasn't lending any money."

Now I could go on naming you cases like these until everybody would be tired of the repetition, but I will go on to some of the other points. For instance, these examples I am giving you are from two banks, and I will show some more of the functions and obligations as applied by these banks. I know of a man who lives within two miles of one of these banks who cannot borrow a dollar from that bank, but he can go to the other bank fifteen miles away and get all the money he requires. I know men who cannot get money at either of these banks and never could even with a backer, but who can go to another bank forty miles away and, without a backer, get all the money they ask for. I also know that you might make arrangements with either one of these banks that you would come in on a certain day to sign up a note for an agreed amount and when you arrived upon that day be told that they had decided not to lend any money, and upon being pressed for a reason, have only been able to say that they had orders not to loan any money. I have personally known one of these banks after refusing a loan to a man, to call him up within a week and state that he could have a loan. Now, in all of these cases with one exception, and that the man who got the loan in the bank fifteen miles away, I am prepared to vouch that the parties were in good financial circumstances in the vicinity, both financially and as farmers.

Among other complaints the farmer must lay against the bank are that he can only borrow on a short term, generally three months, when the farmer and the banker both know that notes should run, say nine months, so by that means the bank exercises one of its functions and obligations and compounds the interest two or three times.

Another complaint that the farmers in this vicinity have had to make against the bank is, that no matter how good a financial condition the farmer is in it is a hard struggle to get a bank to carry a note over the last part of the year, no matter at what time it was drawn, and it is practically impossible to get money from a bank say in the month of December, to fall due in January or February.

Another grievance, and it is perhaps the most irksome to many, is the fact that a farmer who knows that he is in a good financial position, knows that he is a good farmer, and who also knows what he should be entitled to under the limited functions and obligations that a bank claims to have the right to exercise, has to get right down and make supplication as if to a god before he can get even a third of what he is entitled to from some two-by-twice little country manager.—H.F.

EXEMPTION LAWS O.K.

Whilst admitting freely the excellence of Mr. Brown's article on Rural Banking Credits and that it contained a large measure of good advice to farmers and others, which all fair minded men will approve and appreciate, there is one statement in the second article that appears to me to be misleading and not fair to the farmers. Mr. Brown points out that the public generally is of the opinion that banking is immensely profitable and makes comparison in the following words: "For example, contrast the 7 per cent. earned by the banks with the percentage earned by that admirably managed undertaking of the farmers' own, the Saskatchewan Co-operative Elevator Co. Ltd." I beg to submit, Mr. Editor, that the dividends the farmer gets on his paid up capital and the bonus on his shares represents the balance he is entitled to on his own labor and produce, after working expenses are ascertained, and which he

did not get when he brought his grain to the elevator.

I also notice further the banks regard the exemption laws as a hindrance to credit advances to farmers. Now it would be interesting to know how many farmers have made good on account of these same laws. Surely some such laws are needed. If the farmers were not so badly hit thru the Protective system in this country, as well as other artificial and unfair drawbacks, perhaps exemption laws would be less needed.—JAMES A.

FINANCIAL EXPERIENCES

We want other letters on Financial Experiences and opinions on our banking system from Guide readers and are willing to pay for them at our regular publication rates. These letters need not be confined to farmers. We want local bank managers to write also and will promise them, in fact everyone, that the names of all contributors will be kept in the strictest confidence. There is absolutely no fear of anyone discovering who the writers are unless it is the writer's own desire. Please specify however when the particular experienced happened. This is important. If you can contribute something on this do so now. Address all letters to Editor, Grain Growers' Guide, Winnipeg, and mark your letter "Financial."

Your Questions Answered

RECOVERING FOR HORSE KILLED

Q.—The C.N.R. passes by my house at a distance of a few hundred feet and crosses the road three-quarters of a mile east of the house. On December 30 last, the sectionmen lifted the cattle guards at the crossing and the same afternoon, about 5 p.m., a horse belonging to me got on the track at the crossing and was killed by the train at 5.20 p.m. I may say that in this municipality cattle, horses, etc., are allowed to run at large from 6 a.m. to 6 p.m. Have I a good claim for damages against said company, and if so, how would you advise me to go about it? The horse was seven years old and valued at \$300.

I may also state that I consulted a lawyer here and had a form filled in, but from the way he spoke, I feel he is more for the company and antagonistic to my claim. I may also say that after striking the horse the train ran about 300 yards, carrying horse on catcher, then stopped. The train went on to town, about two miles, and the conductor returned on the handcar, the veterinary arriving about the same time. After examination they found the horse's leg broken and other bruises, and the vet. ordered him shot. Will you advise me what is the best to be done in this matter.—Z.B.


A.—If your horse was killed on the crossing you cannot recover unless someone was with it. If it was killed on the track at a place other than the crossing and got on on account of neglect to have cattle guards, then your right to recover depends upon whether or not horse got at large thru your negligence or thru your wilful act; that is, if you wilfully allowed horse to be at large you cannot recover, or if thru your negligence horse was at large you cannot recover, but if horse got at large thru no neglect or wilful act of yours you can recover. Your municipal by-laws do not effect the case.

PNEUMONIA IN SHEEP

Q.—I had a sheep take sick about four days ago. The first symptoms I noticed were that she would turn her head almost right back along the right side of her neck and keep it there almost all the time when standing up, and when walking would stagger. The next day or so she stopped eating and drinking, and a kind of foamy substance showing around her mouth, with nostrils running a little. When breathing one could hear a kind of rattle. She lived about three days after I had first noticed her. When she died there was a kind of light brown discharge from her nose. I would like to know what this was and what I could do to cure it. I isolated her from the flock about two days before death. Is there any danger of the rest of the flock catching it?—T.B.M., Sask.

A.—The symptoms you describe affecting this sheep are characteristic of croupous pneumonia, which is a severe form of inflammation of the lungs. It is usually caused either by infection or thru being kept in unsuitable quarters or thru exposure to inclement weather outside. If the other sheep are exposed to the same influences some of them may also become affected. Would therefore advise keeping the flock in as dry and comfortable a place as possible and provide them with lots of dry bedding. The treatment of cases of this kind is always largely one of good care and nursing. The sick animal should be kept warm and dry and fed on warm gruel, to which should be added a spoonful of ground ginger or a spoonful of sweet spirits of nitre.

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Improved Beefsteak Tomato (enormous size). Pkg. 10c, 1/2 oz. 35c, oz. 60c.
 Copenhagen Market Cabbage (high class early). Pkg. 10c, 1/2 oz. 40c, oz. 75c.
 Improved Breakfast Radish (crisp). Pkg. 5c, oz. 10c, 4 ozs. 30c.
 Wardwell's Kidney Wax Beans (market sort). 4 oz. 15c, lb. 55c, 5 lbs. \$2.40.
 Best Snowball Cauliflower. Pkgs. 15c, 25c, 1/4 oz. 85c, 1/2 oz. \$1.50.
 XXX Golden Self-Blanching Celery. Pkg. 25c, 1/4 oz. 75c, 1/2 oz. \$1.40.
 Ringleader Sweet Table Corn (ready in 60 days). Pkg. 10c, lb. 35c, 5 lbs. \$1.50.
 Cool and Crisp Cucumber (bears all season). Pkg. 5c, oz. 15c, 4 ozs. 40c.
 New York Lettuce (immense solid heads). Pkg. 10c, oz. 25c, 4 ozs. 70c.
 Market-Maker Golden Globe Onion (big cropper). Pkg. 5c, oz. 25c, lb. \$2.10.
 Yellow Onion Setts (select Canadian). Lb. 35c, 5 lbs. \$1.70.
 XXX Earliest Table Marrow Peas. 4 ozs. 15c, lb. 40c, 5 lbs. \$1.90.
 Jumbo Sugar Beet (for stock feed). 4 ozs. 15c, 1/2 lb. 25c, lb. 45c, 5 lbs. \$2.20.
 Perfection Mammoth Red Mangel (very large). 1/2 lb. 25c, lb. 45c, 5 lbs. \$2.20.
 Canadian Gem Swede Turnip (good keeper) 4 ozs. 20c, 1/2 lb. 37c, lb. 70c, 5 lbs. \$3.40.
 Improved Greystone Turnip. 4 ozs. 15c, 1/2 lb. 27c, lb. 50c.
 Thousand-Headed Kale (for green food). 4 ozs. 25c, 1/2 lb. 35c, lb. 60c, 5 lbs. \$2.10.
 High Grade Gold Nugget Yellow Flint Field Seed Corn. Bush. \$3.35, 5 bush. \$16.25.
 High Grade Wisconsin No. 7 White Dent Seed Corn. Bush. \$2.85, 5 bush. \$13.75.
 Select Irish White Seed Oats. Bus. \$1.25, 10 bus. \$12.00.
 Seed Barley, O.A.C. "21" (six rowed). Bus. \$1.80, 5 bus. \$8.75.
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United Farmers of B.C. Organized

Annual Meetings of British Columbia Fruit Growers and Livestock Associations—New Organization Started—Chinese Labor Question.

By R. McKenzie, Secretary Canadian Council of Agriculture.

I attended the twenty-seventh annual convention of the British Columbia Fruit Growers' Association at Victoria, B.C., February 13 and 14, 1917, in accordance with the wish of the Council of Agriculture. The sessions opened with the annual address of the president, Thomas Abriel. He dealt chiefly with the customs duty on apples, emphasizing the courteous manner in which the Grain Growers' conventions treated the representatives from the B.C. Fruit Growers at the conventions at Brandon and Edmonton, in view of the prairie farmers' organizations instinctive objection to increases in customs duties. The officers of the B.C. Fruit Growers' Association maintain that the increase of 50 cents on a barrel of apples will improve their position as fruit growers without increasing the cost of fruit to the consumers, as this increase in duty operates to exclude import of apples into the prairie provinces, which is the natural market for B.C. apples and other fruit. There are others, however, in the apple business who maintain that better results would accrue to the growers if they co-operated with the farmers' organizations on the prairie in reducing the cost of distribution of their product.

One of the outstanding features that appealed to a student of farmers' organizations in British Columbia is the close relations that have existed between the Agricultural Department of the government and the Fruit Growers' Association, the business of the association being largely attended to by officials of that department. No less than five government officials, one minister and one deputy minister addressed the convention; each one of these officials having to do with some part of the work that should properly belong to a properly organized Fruit Growers' Association. The attendance at the opening session was about 75, and did not exceed 100 at any one time.

The two questions that occupied most of the time of the convention were the standardization of packages and the crating of apples. Both questions developed a wonderful amount of difference of opinion, much of which centered around the size of the apple boxes and the grading of apples.

The Stock Breeders' Association held their annual meeting on the 15th and the forenoon of the 16th. Here, again, there was every evidence that the organization has been directed by men who receive their salaries from the government. Eight employees of the government in some form or another were on the program for addresses. The livestock exhibition and the fat stock show were apparently the bone of contention at this meeting.

United Farmers of B.C.

Wm. Paterson, manager of the Cowichan Creamery Association, and who was active in promoting a farmers' union in northern Vancouver Island, arranged for a mass meeting of farmers to be held immediately at the close of the Stock Breeders' convention for a discussion of the advisability of organizing a provincial farmers' union, with which all existing farmers' organizations could be affiliated. An organization called the United Farmers of British Columbia, which has been developing for the last year or so in the Kelowna district, took advantage of this mass meeting to send delegates from their locals, which at the time numbered some fourteen, and other farmers' clubs in British Columbia also sent delegates in response to an invitation sent out by Mr. Paterson.

Advantage was taken of the presence of representatives from the farmers' organizations of the prairie at the Fruit Growers' convention to give addresses at this mass meeting.

The first day of the meeting was devoted to a discussion of the advisability of a union of the farmers of British Columbia being organized, and the probable success of such a movement in view of the situation that prevails in

the province—the isolated character of the settlements, the distance to be travelled to the central places of meeting, and the manner in which districts of the province are already pre-empted by one or more farmers' organizations.

The minister of agriculture, Hon. John Oliver, and the deputy minister of agriculture, Mr. Scott, strongly advised organizing a farmers' union with a view to unifying the different elements in farmers' organizations in the province.

Mr. Oliver gave a very practical address on the necessity of farmers getting together and practising the virtue of self-reliance, and freeing themselves from "paternalism," on which they have leaned so much in the past. "I want to tell you it is a disgrace for farmers that they have to get the government to do for them what they can do for themselves," was one of his trite remarks. "Agriculture should have more of my attention, but I want to tell you the other fellow is pressing me more," is another of his remarks. (Mr. Oliver is also minister of railways). In his address to the other farmers' organizations in the early part of the week he emphasized strongly the necessity of farmers looking after themselves and not relying too much on the government.

Mr. Trego, vice-president of the United Farmers of Alberta, and the secretary of the Canadian Council of Agriculture occupied the evening session. A resolution was passed at the morning session in favor of organizing a union, to be called the United Farmers of British Columbia. A resolution was also passed instructing the secretary to apply for affiliation with the Canadian Council of Agriculture. The rest of the day was taken up in discussing a constitution and by-laws drafted by the provisional committee, recommended by them for consideration and adoption. This constitution is largely based on the constitution of the U.F.A.

The following officers were elected: President, C. G. Palmer, Duncan; vice-presidents, J. W. Perry, Langley; R. A. Copeland, Kelowna; P. H. Moore, Saanich. Directors, J. Johnson, Nelson; R. U. Hurford, Courtenay; Leslie Dilworth, Kelowna; R. H. Helmer, Summerland; W. E. Smith, Revelstoke. Secretary pro tem, Geo. Sangster, Victoria.

Over-organization Rampant

One of the difficulties the new organization will have to overcome is the number of different farmers' organizations thruout the province. The deputy minister of agriculture advises me that there are 341 farmers' organizations—Fruit Growers, Farmers' Institutes, Dairymen's Associations, Poultry Associations, and various others. Of these 143 with a membership of 9,000 are Farmers' Institutes. These Farmers' Institutes have been operated under the direct control of the government. The government grants them 50 cents a member, and made a practice of paying delegates' transportation and \$3.00 a day for expenses to attend annual conventions. The deputy minister, to illustrate the need of getting those different organizations amalgamated, stated the case of one village that he knew in which there are five farmers' organizations, resulting in the farmers in the district receiving none of the advantages of organization that they might naturally expect from one strong body.

Co-operation for disposing of their product is beginning to engage the attention of the producers of British Columbia. The Fraser River Valley is noted for its dairying and milk production. They have been exploited by the dairymen of Vancouver, where the largest portion of their product is marketed. Efforts have been made for some years to get those dairy farmers together to handle their own product, without success. Recently, however, they have made progress in that direction. The Fraser Valley Milk Producing Association, Limited, with a capitalization of \$250,000 has been organized. Every

Continued on Page 46

Making Life Insurance Safe

Continued from Page 2

and advertisement issued or used in Canada by these assessment societies.

From the foregoing it will be clearly seen that life insurance funds are protected to an extent that the funds of no other business or financial institution in this country are protected. Thus, in making provision by life insurance for wife and children, there is the absolute certainty that the money will be at once available when the policy becomes a claim, as the government sees to it that there are ample funds on hand to meet every policy liability.

Insurance Inspector's Opinion

The above article by Mr. Gilbert was submitted to A. E. Ham, insurance inspector of Manitoba. Mr. Ham has given the following information on Manitoba supervision, which is practically the same in Alberta and Saskatchewan:

In Manitoba all insurance companies holding a provincial license are inspected by an officer of the Manitoba insurance department. All books and securities are thoroughly investigated and methods of procedure fully reported.

While we do not employ an actuary for the purpose of the valuation of the policy reserve, every company is required to produce an actuarial report, duly certified by a qualified actuary, of its policy liability, each and every year, and once in every five years, or oftener if the superintendent deems it necessary, the department must have a valuation made of all policies by an independent actuary, or otherwise an actuary employed by the provincial government, for that purpose.

Reinsurance Provided

Every life insurance company holding a provincial license is required to deposit a sufficient amount in liquid assets to secure the necessary reinsurance in event of the inability of a company to continue its business. No company holding Manitoba incorporation can make a deposit of any of its securities in any other province for the purpose of extending its business without the consent of the superintendent of insurance, and the company making such further deposit in this province as the superintendent may deem adequate for the full cover of all its policy liabilities.

Before any company can transact the business of life insurance in this province, it is required to have an authorized capital of \$500,000; a subscribed capital of \$200,000, and an actual paid-up cash capital of \$50,000, and must deposit with the provincial treasurer of Manitoba, if a provincial company, \$10,000, and if a foreign company \$20,000, in securities of the Dominion of Canada; securities issued by any province of Canada; municipal and school debentures legally and properly issued in the province; mortgages which are first liens upon properties in the province of Manitoba, or cash.

Companies are required to issue an annual statement at the close of their year's business, and from examination of the affairs and conditions of any company, if it appears that the reinsurance value of all its risks outstanding in Manitoba, together with other liabilities in Manitoba exceeds its assets, including the deposit in the hands of the treasurer, the company is required by the treasurer to make good the deficiency at once, and on failure so to do its license is cancelled and its corporate powers thereupon cease.

Safety is Assured

All reinsurance values of life policies are calculated upon the basis used by the insurance department of the Dominion of Canada, and every company incorporated by the legislature of Manitoba or licensed or registered under the Manitoba Insurance Act transacting life insurance must maintain a reserve for the protection of its policy holders computed on the basis of the reserve required under the provisions of the Insurance Act of Canada. In addition to that all foreign insurance companies transacting life insurance in Manitoba are required to keep on deposit with the provincial treasurer securities sufficient to cover the reserve on all its Manitoba policies.

All moneys payable under any policy of life insurance already issued, or may

hereafter be issued are payable in this province when the assured resides therein, notwithstanding anything contained in the policy, or if the head office of the company is not within the province.

As a further protection to the insuring public in Manitoba, every solicitor of insurance, of any nature whatsoever, excepting strictly fraternal societies, is required to hold a certificate of authority for the solicitation or the transaction of insurance business in this province, and the superintendent of insurance may revoke any certificate of authority if, after due investigation, he determines that the holder of such certificate has been guilty of any misdemeanor, fraud, deceit, dishonesty, or any violation of the provisions of the Insurance Act of the Dominion of Canada, or the Manitoba Insurance Act or any amendments thereto.

While I cannot speak with authority in respect to the other prairie provinces, I am of the opinion that their acts are similar to our own and cover practically the same field.

A. E. HAM,
Superintendent of Insurance.
Winnipeg, Man.

AUSTRALIA REGULATES PRICES

Ottawa, March 11.—A detailed report from Canadian Trade Commissioner Ross, of Melbourne, to the Trade and Commerce Department in the practical working out of the Australian legislation to regulate the cost of food stuffs and other necessities of life to the Australian consumer, is contained in this week's report of the department.

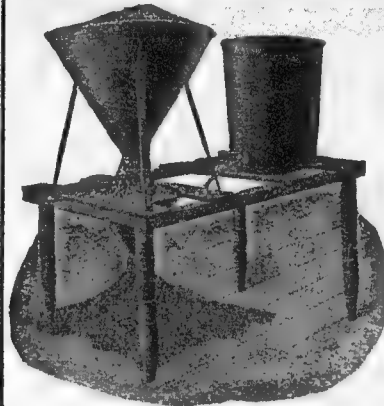
In Australia, according to Mr. Ross' report, action was taken last July to enforce the price-fixing regulations of the Commonwealth government. A commissioner was appointed at the capital of each Australian state to administer the regulations and to work in co-operation with a federal commissioner having general supervision under the federal government of the whole scheme. The state commissioners conduct the local inquiries as to the cost of raw material, the average cost of distribution, existing wages, freight and other factors which govern the actual cost of production and distribution. The commissioner then recommends a price, wholesale and retail, at which such articles are to be sold in the state, allowing local changes for necessary costs of transportation. The procedure is practically the same both for goods of home production and for imported articles. The importer is expected to produce his original invoices and to satisfy the commissioner as to all the factors governing the price of the article in question. The price determination arrived at is the maximum legal charge for the article specified, but this does not prevent the article being sold at a lower wholesale or retail price.

Butter At 36 cents.

In the practical working out of these regulations the retail price of butter has been fixed at 36 cents per pound throughout the Commonwealth. To distribute equitably the responsibility of fulfilling local requirements a committee of representatives of the butter industry has been formed in each state to see that every butter factory distributes its fair quota to local requirements. Permission to export can only be secured by a factory when it has satisfied the Commonwealth government it has contributed its quota. In the case of flour retail prices for 100 pound bags have been fixed at \$3.45 in Queensland and \$2.96 in South Australia. Prices have also been fixed on such commodities as bread, bacon, biscuits, cheese, cocoa, jam, milk, meats, oatmeal, plum puddings, rice, tins, plates, and soaps. An investigation is now proceeding with the object of fixing the maximum prices on boots and shoes, hides and skins for leather.

Mr. Ross says in regard to the results of the system: "Altho it is too early to indicate definitely the extent to which Australian consumers have benefited by the fixing of prices of foodstuffs and other necessary commodities, it is claimed by the federal commissioners that large savings have been effected without subjecting the trading community to any material hardship of denying them profits in the same ratio as they received prior to the war.

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One thing agricultural Canada needs this year is the death of over a billion gophers.

Gophers cause a loss of 25 cents each per year. An enormous loss when you consider the vast number of them.

Professor V. W. Jackson, of the Manitoba Agricultural College, states that on a careful survey in Manitoba "it was estimated that there are at least 9 million gophers in twenty-five townships (average 20 per acre) causing a loss of \$2,250,000." He estimates the loss at 25 cents per gopher.



There Won't be Any Mourners If you Use Kill-Em-Quick Gopher Poison

The Time-Tested, Guaranteed Gopher Killer for gophers—it gets 'em all—none left for mourners—costs only 1 cent an acre—saves enormous losses.

Guaranteed

We unreservedly guarantee Kill-Em-Quick to kill all the gophers on the land for 1 cent an acre. If it doesn't, we will refund the purchase price. We print our guarantee on every package as well as in our advertising. Just treat your farm as follows and you'll have no gopher losses:—

Soak oats or ground feed over night. Drain off water and thoroughly stir in Kill-Em-Quick, then drop the poisoned grains into gopher burrows.

That's the easy, safe, sure way to save your crops. No danger in handling. Spreads no noxious weeds. Far cheaper and more certain to kill than other methods.

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Get relief from gophers—they cost you more than your seed grains. What they destroy will give your children a fine education. Get Kill-Em-Quick from your druggist. 40-acre size 50c; 100-acre size \$1.00. If he cannot supply you, we ship direct upon receipt of the price. Send for free Gopher Book.

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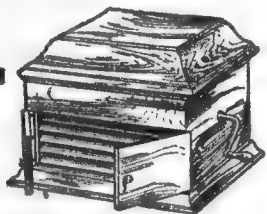
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WHEN WRITING TO ADVERTISERS PLEASE MENTION THE GUIDE

Young Canada Club

By DIXIE PATTON

IT'S STORIES WE WANT

I am always very sorry when our young readers write and send me a stamped and addressed envelope and ask me to send them a button, and either do not write a story at all or else only tell about their family affairs or the stock on the farm. Sometimes they even write and say that a little brother or sister would like a membership pin.

The way to become a member of The Young Canada Club is to write a story, a really truly story, and send it with a self-addressed and stamped envelope. From time to time contests are announced, but between contests any good story will win a membership pin. Good nature stories are always especially welcome, but we like them to be true.

Tell the little brother and sister to be patient and try very hard to learn to write and in time they will be able to join this club.

DIXIE PATTON.

A COYOTE DANCE

When mamma was a little girl of twelve or thirteen years of age this story happened.

It was early in the morning and my grandmother was out standing on the doorstep, when she called mamma and my aunts to come outside. Mamma and her sister Florence went out, because they were the only ones who were up yet. She pointed to the small slough, not very far away and told them to look.

On one side of the slough there were a lot of coyotes standing in a ring. They began to dance on their hind feet and were holding on to each others hands or front paws I should say. They were yelling the way they yell when they have something good to eat.

In a few minutes the comical sight had disappeared, for the coyotes ran away to their homes I guess.

This is a strange story, but true. My mother never saw it happen but that once and neither have I seen or heard of it again.

S. MARY FAREWELL,
Blackfalds, Alta. Age 13.

A FAIRY RIDE

It was a clear, frosty night in January and the snow sparkled like the stars above it, in the light of the moon.

"What a lovely night!" cried Hilda, as she stepped outside. "It is like fairyland!" Then she saw a sight that made her think it really was fairyland. Bounding over the snow towards her came a big white rabbit hitched to a tiny sled. On a cozy little seat sat a dear wee fairy. She was dressed in pure white fur from head to foot and on her forehead was a single diamond which shone with all the colors of the moonbeams.

"Come, Hilda," she cried, "come for a ride!" "But I am too big," said Hilda, "I could never get on that tiny sled." "Never mind," said the fairy, and with that she threw a tiny white cloak over Hilda and she found that she was just the right size to jump in beside her tiny friend. Then off they flew.

Hilda never forgot that ride. Over the sparkling plains, thru moaning forests of pines, and over frozen lakes and streams always northwards.

At last they reached an enormous iceberg. Here the fairy took Hilda's hand and jumped out of the sled. She ran lightly up to the iceberg and opened a tiny door. Strange to say it was quite warm inside and was brilliantly lit so that the ice walls sparkled.

Thousands of elves and fairies ran forward to welcome Hilda and the fairy who had brought her and who was their queen. They were all dressed in soft clothes which sometimes glowed with colors and sometimes were almost white.

In a few minutes a grand ball began. It was a most beautiful sight, the flashing ice walls and the flying fairy forms.

But poor little Hilda was very sleepy. The fairies grew fainter and fainter and she was soon fast asleep.

She remembered nothing after that until she heard a sweet voice say "Good-night, dear little Hilda. If you look out at night you will often see us dancing." She opened her eyes and found herself on the doorstep.

The moon was still shining and far

away over the white plains a fairy rabbit bounded along.

Hilda is grown up now, but when she sees a line of lights along the northern sky she smiles to herself for she knows what it is.

ANNIE GIRLING,
Wawanesa, Man. Age 12.

THE FAIRIES OF THE FORT

It happened one night last winter. My father, mother and I were motoring home from visiting friends, for altho it was winter the snow was not very deep and cars were still running. We had a long trip and had just reached Fort Ellice, which is about twelve miles from home, when we ran short of gasoline. Seeing that we could get home no other way, father decided to walk back to a half-breed's shanty and borrow a horse and buggy. Leaving mother and I in an old Hudson Bay shanty, father set off.

While we sat waiting for father to return, Mother and I talked about the three old towers which were left of the old fort and which we could see plainly from the door of the shanty in which we were staying. The moon was shining brightly and lit up the old towers, making them grander than ever.

All of a sudden a strange wild music broke upon our ears, and following the sound we saw a little fairy standing out of the tower. He wore a gold crown and from this we knew he was the king. As he played on his flute of silver, troops of fairies came dancing out of the towers.

They formed in single file and marched out to the old graveyard. They then circled around an old Indian grave which was surrounded by pickets. The fairies began mounting the pickets which instantly turned into little horses about the size of jack rabbits.

Part of the fairies then seated themselves and began playing on wonderful instruments. Such music I never heard before or since. The mounted fairies galloped their horses around the outside of the seated fairies singing as they rode:

"We fairies are a clever lot,
We watch right well, we n'er get caught;

Tonight in all our glee we ride
By old Fort Ellice where we abide."

When they had tired singing they played a game like polo. They were playing this when we heard the sound of the wheels. The fairies heard it too and seemed in a hurry to get off. The king touched the horses with his magic wand and they turned into little airships. Soon there was a rustling sound like falling leaves and we watched our little fairies mount high into the sky. Whether they went on a joy ride or ever came back I have never found out.

FLORENCE MCGIBNEY,
Age 14.

JACK FROST

One winter day Jack Frost sat in his palace of ice in the northland. As he looked away to the south he saw the green trees and the pretty growing flowers. Then he remembered that it was time for his little fairies to get out their paint pots. And that night three little fairies found themselves in the king's garden. One was dressed in yellow, the second in red and the third in orange. Leaf after leaf was touched, but when little Orange Fairy was passing from a bough a sad thing happened. He let his little paint pot fall to the ground. What a cry he raised. It could be heard from one leaf to another until little Red Fairy said, "Do not cry, it will soon be all right. So he poured it half-full of red, but little Orange Fairy only cried harder and harder. "I must not use red, I must use orange." Then Yellow Fairy poured enough yellow in to fill it full. And as he stirred it round the red and yellow disappeared and it was full of bright orange. "Thank you," said he, and he ran to the nearest leaf and gave it a brush. Jack Frost was well pleased when he called and saw the bright red, yellow and orange leaves.

I am a new member and am sending a stamped envelope for a membership pin.
RUBY C. EARLING,
Fairacres, Alta. Age 12.



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MR. H. C. NICHOLSON.
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Farm Women's Clubs

NOTE—Any woman in Saskatchewan who feels that she would like to have a Woman's Section of the Grain Growers' Association in her district, should communicate with the provincial secretary, Miss Erma Stocking, Delisle, Sask.
Any Alberta woman who would like a Woman's Section of the United Farmers in her district should write to Mrs. R. M. Barrett, Mirror, Alta., who is the woman's provincial secretary for Alberta.
Any Manitoba woman who would like a Woman's Section of the Grain Growers' Association in her district should write to Mrs. F. H. Wieske, Stony Mountain, Man.

VERY ACTIVE MANITOBA CLUB

The second annual meeting of the Women's Auxiliary to the Grain Growers at Oakville, was held on the afternoon of February 13, in the Assembly Hall. Judging by the number present and the deep interest exhibited we ought to have a most successful year. There were over forty women present and five new members joined our Auxiliary, thus increasing our membership to thirty-eight.

Rev. W. H. Pankhurst opened the meeting with prayer and also read part of the Thirty-first Chapter of Proverbs.

The minutes of the last meeting were read and adopted and after the minor business was transacted the program was introduced. Our president, Mrs. J. S. Wood addressed the meeting. She said it was natural and seemly that we should review the past and make plans for the future.

She expressed her appreciation of our confidence in electing her as president for the third year, an honor of which she was justly proud. She thanked the men most heartily for their splendid response with money and work, in procuring a suitable hall in which to meet, and emphasized the fact that there had been a sisterhood formed among us that should be a strength and a power for good in the community. Mrs. Wood felt that too much stress could not be put on this part of it. She showed how the mothers of this community, or any other community have been laboring away with the idea that they were laid on the shelf for the rest of their lives and it has been a surprise as well as a gratification to discover that even yet it is not too late to take part in the activities of life and enjoy the opportunity of being able to better their own condition and that of those with whom we come in contact. She gave as an outstanding example Mrs. Dayton of Virden, who has borne her share of the burdens of pioneer life on the farm, raised a family, when they have become men and women she has found a place open where she can be of service to the people around her. With her energetic nature and Christian spirit she has extended her influence until she has been made one of the leaders of the National Council of Women.

The secretary, Mrs. J. D. Whitmore, then gave her report as follows:—"We have at this juncture in our society reached the second milestone, this being the end of the second year's work in the organization as the W.G.G.A. It is with a great deal of satisfaction that we look back on the success of the past year's work, success, not only in the financial aspect but in the social spirit, social intercourse and feeling of co-operation that has grown increasingly among the members.

We have thirty-three members in our society. Though distance and extreme weather have at times prevented a full attendance of members at the monthly meeting there has been an average of about twenty-two, besides a number of visitors. The programs for the meeting are arranged by a competent committee, a yearly program being printed at the beginning of the term. The topics are taken by different members and interested outsiders, the practical discussions following have been most helpful. A different chairwoman is appointed for each meeting, so in some way each member is made responsible for a share of the work. Tea and luncheon is served at the end of each meeting.

Regarding finances, we began our year's work with proceeds from the Grain Growers' concert, \$64.10, subscriptions from Grain Growers for the Assembly Room \$63.00, for a luncheon served in the hall on election day, \$20.80. Several times during the year the members have given donations to meet incidental expenses. Greatly to the credit of the W.A. is the bright and attractive Assembly Room where we hold our

meetings. We pay half the rent, \$12.50. The Grain Growers paying the other half. Besides painting the walls, ceiling and floor, we have furnished the hall during the year, providing it with blinds, curtains, a hanging gasoline lamp, large mirror, oak desk, folding chairs, oil stove, dishes and other minor supplies. Numerous donations have been received, wood, chairs, etc. For a small charge we give the use of the room to other societies in town.

We have also during the year been able to give aid financially to a family who had lost heavily by lightning. To a Galician family in need the members responded with clothes valued at \$20.00. During the year we have continued the cemetery work as proposed and carried on the previous year. Last March the society procured the services of Miss Smith and Miss Tew, milliner and dress-maker, from the Agricultural College for a week. A large number availed themselves of this privilege for instruction in the courses given.

Arrangements were also made for Home Cooking and Nursing classes but the stormy weather prevented these plans from being carried out.

Our affiliation with the Women's Council now places us in touch with national work and aims. In connection with this we discuss parliamentary procedure, laws and amendments to laws relating to the life of women and children.

This in brief, outlines the work carried on by the Oakville W.G.G.A. this year. We are broadening our interests and planning for larger things. To do this we ask for the co-operation of the whole community that we are striving to uplift and serve as a small but live and active organization."

Mrs. Morrison, the Red Cross secretary, then gave her report as follows:

Balance from 1915.....\$14.43
Money received 1916..... 75.17
Balance on hand, Feb. 13, 1917 26.74
Goods sent to the Red Cross, Winnipeg: sheets, 46; pillow cases, 88; pyjamas suits, 11; surgical suits, 13; socks, 29 pairs; mouth wipes, 1 parcel; Christmas boxes to the Oakville boys at the front, 53, also one pair of socks for each boy. Money collected for posting the boys' boxes, \$53.10.

Two parcels sent to Dr. Mann in France contained 2 hot water bottles, 2 sheets, 4 pillow cases, 2 suits pyjamas, 7 pair wristlets, 6 pair bed socks.

Mrs. Morrison in presenting this report pointed out that for the number of members in the club the work was very little, but the few who had worked had done very well and if all worked accordingly a splendid showing could be made.

Mrs. Smith, president of the Women's Missionary Society for the Portage Presbyterian, who is also a member of our society, gave an inspiring address on the work of that society.

Splendid reports were given of the Central Convention, Mrs. Metcalf reported the women's part and Mrs. Anderson the men's meetings.

Miss Davidson gave a solo and short addresses were given by Mr. Pankhurst and Mr. Moxham.

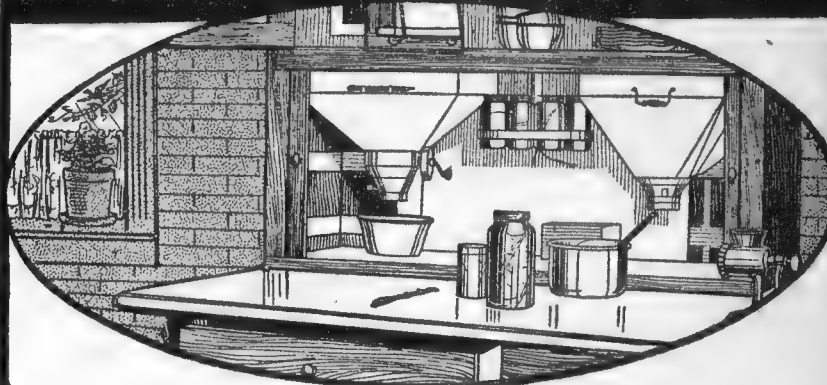
Mr. Pankhurst then dismissed the meeting with prayer after which lunch was served.

MAKING THE SOCIETY USEFUL

My Dear Miss. Beynon:—I believe you wish us to use this page more often than we have done in the past, so I am sending this as I feel sure it will interest our Women Grain Growers.

When I organized the Dilke local, I found the most enthusiastic bunch of women I ever came across, they seemed anxious to do everything in their power to help one another, and increase their membership, and when I was talking to their secretary at the convention the

HOOSIER KITCHEN CABINET



Do As a Million Other Women Have Already Done

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But once they had a Hoosier they learned what it is and how much it

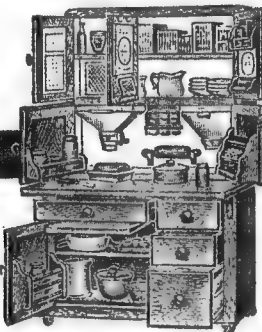
does. How much time, how many steps and how much energy it saves every day in the week. How it places 400 articles within arms' reach and how 40 work-reducing inventions make it an automatic lifetime kitchen assistant.

These Six Vital Features In No Other Cabinet

The part that makes the cabinet a real helper is exclusively Hoosier. Here are six of its advantages:

1. The All-Metal Glass Front Flour Bin.
2. The Gear-Driven Shaker Flour Sifter.
3. Revolving Caster Spice Jar Rack.
4. Ingenious, Big-Capacity Sugar Bin.
5. Scientific Arrangement—most used articles nearest.
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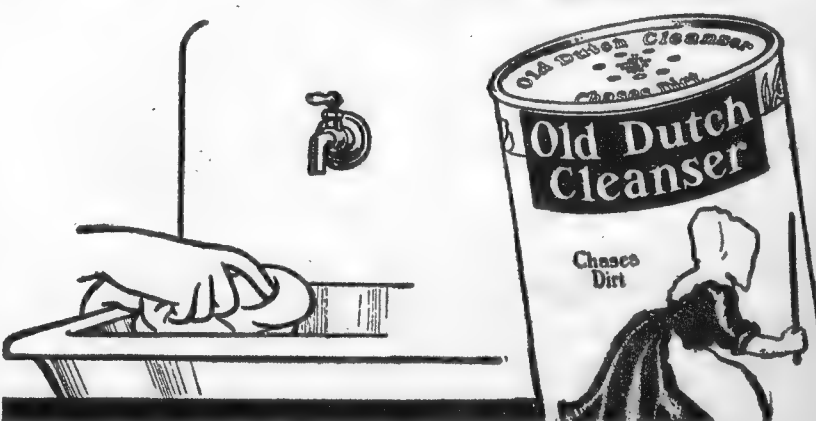
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After washing dishes
a rub with

Old Dutch

makes the sink as
clean as the dishes





The Good Things Some Boys Get

In homes that serve Puffed Wheat and Rice, boys carry the grains at play.

Sometimes they are simply salted—sometimes doused with melted butter. And these bubble-like grains, toasted, savory, crisp and flaky, form real food confections.

Those Boys Say This:

Boys with Puffed Grains always treat other boys. And they say something like this:

"Why, we have Puffed Grains every day in our house. I get a dish every morning.

"I get them sometimes for supper, in a bowl of milk. Sister uses them in candy making. And I get them like this after school.

"Sometimes it is Puffed Wheat, sometimes Puffed Rice. But one is as good as another."

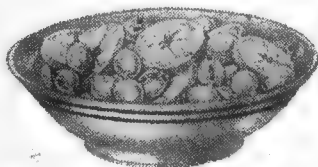
Children who get Puffed Grains talk about them. And children who don't, envy the rest.

For these are the foods that taste like nuts. That are airy and thin and flimsy. And that seem like confections served by the dishful. Children who don't get Puffed Grains get nothing else that's like them. There is no other way to make whole grains into such inviting morsels.

**Puffed
Wheat**

**Puffed
Rice**

Each 15c. Except in Far West



way, this process does completely. Thus every element is made available, and every atom feeds.

People need whole-grain foods. But they need them so the whole grain will digest. Puffed Wheat and Rice supply them. So every dainty tidbit forms a perfect food. Let children eat all they will.

The purpose of puffing, by Prof. Anderson's process, is to make whole grains wholly digestible. By terrific heat and shooting from guns, every food cell is exploded.

What cooking does in a partial way, this process does completely.



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other day, she told me of one of their latest innovation. It is this: When one of the members wants a cow, a pig, or perhaps to only trade a rooster, she tells the secretary about it, and at the next meeting it is brought before the members, and there is almost certain to be another member who is anxious to sell those very things. Or, Mrs. So-and-so is an especially good butter-maker, and Mrs. Somebody Else is this year going to let the calves run with the cows, they are able to talk things over (both of course being members) and a very satisfactory arrangement is come to. Another member perhaps has the best of "luck" as we call it, with her garden. She disposes of it to another member who has a lot of little children and no time to attend to her garden. The business part of it is arranged thru the secretary, who, however hard worked, always seems to be able to find time to do the extra work entailed. The only thing is they must of course be members, and many new ones have been gained that way, for no real live women (and of course we are all that) would let the membership fee stand in the way of a good trade.

Now my dear Miss Beynon, I would like to see this done in every local, I am sure it would be a great help to a good many of our women, and I know I need not apologize to our secretaries for the extra work it will give them.

Fraternally yours,
FANNY E. SHEPHERD.

PHILANTHROPY AND FUN

Togo Women Grain Growers' are among the number that are raising substantial amounts for the Red Cross Fund. A supper, social and dance was given by the members at the home of Mrs. J. Hern. The proceeds amounted to \$21.75 and was forwarded to central office to be donated to the Red Cross Fund. Speeches were given at the concert by Rev. Hook, of Togo; Mrs. J. L. Rooke, director of W.S.G.G.A. and J. L. Rooke, director for district 10, G.G.A.

COTEAU'S AMATEUR PLAY

The Coteau Women Grain Growers found that by giving an amateur play they were able to raise a splendid amount for Red Cross Work. "The Spinners' Convention" proved a most amusing play and enabled the association to send no less than sixty dollars to the Red Cross Fund. The association is a successful one and has twenty-two members, altho the district is sparsely settled. Their secretary, Mrs. White, writes that when the spring comes and they again meet for work, she feels that their numbers will enable them to organize with fresh enthusiasm.

LANIGAN JOINT MEETINGS

The Lanigan G.G.A. have held union meetings during the winter and find the method a successful one. After the business is over and refreshments are served the latter part of the evening is given over to a social time. At one of their meetings they had an interesting debate on consolidated schools. During the evening musical items were given which added to the enjoyment of the members.

The women's section have donated two dollars to the treasury of the Provincial Equal Franchise Board.

WORKING FOR REST ROOM

The Lampman Women Grain Growers are deeply interested in establishing a rest room in their town. They have appointed a committee, comprised of Mrs. Moynes and their secretary, Mrs. Howson, to forward the rest room idea. Thirty-five dollars has been donated by the village for the rest room. The men Grain Growers decided that if a building could be found they would finish it. The women agreed to attend to the furnishing.

The Lampman members are wisely working for the Red Cross thru the medium of their own association without multiplying organizations. The Estevan Red Cross Society has sent them yarn for three pairs of socks and flannellette for three suits of pyjamas.



Watch Your Bread Improve

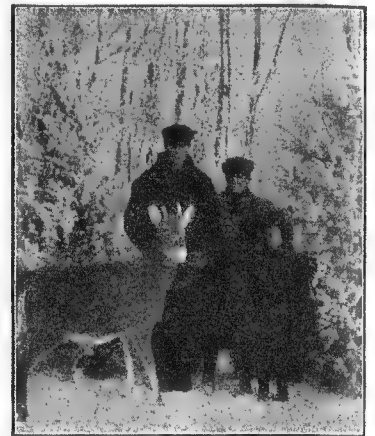
No matter how good your bread has been in the past, try out HoMayde. Your loaves will be larger, lighter and more wholesome.

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Will keep your bread fresher longer and give it a more delicious flavor. With it you can make an extra loaf with the same materials. Send 15c for a full size package—sufficient for 100 loaves, or send a 2c stamp for a sample.

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600,000 Seedlings and Cuttings for sale this Spring, and in order to encourage the growing of Apples I will distribute FREE to my customers this Spring 1,000 Hibernian Apples and 1,000 Transcendent Apples. These are grafts ready to plant, and should grow two feet this season. I will also give away free 500 Iris, a very hardy and beautiful perennial. My price for Willow Cuttings is \$4.50 per 1,000, or 10,000 for \$38.00. I pay express on all orders of \$3.00 and over. I have a fine stock of Trees, Shrubs and Fruits. Any stock that is not satisfactory may be returned at once and I will refund the money. My prices are 25 per cent. less than agents' prices. Send me your address and I will send you my price list with full printed instructions.
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H. CATER Dept. O.
BRANDON, MAN.

The Spring Tonic

Whether it be habit, tradition or merely imagination, at this time of the year most of us begin to feel the need of a spring tonic. Sulphur and molasses used to be the popular prescription and whether one needed it or not, when spring came the whole family were dosed with sulphur and molasses. Sulphur and molasses is not such a bad tonic after all. But there are certainly some more agreeable to take. Fruit and more fruit seems to be the fashion in spring tonics just at present and surely there could be no more pleasant one. Apples, oranges and lemons head the list. They act directly on the kidneys and intestines and help rid the body of the impurities that have accumulated during the winter months, when outdoor life and exercise are to a certain extent barred. Of course the best results are secured by eating the fruit raw and at the beginning of a meal. A fruit cocktail served at the beginning of a dinner may take the place of soup and helps digest the meat eaten at dinner. Serve these in sherbet glasses and they look as nice as they taste. Or the spring tonic may be taken under the guise of a salad, a pudding or a water ice.

Grapefruit Cocktail

Almost any kind of fruit juices and a bit of the pulp may be combined to make a cocktail. Perhaps the most popular is the grapefruit and orange.

1 grapefruit. 2 oranges.
Fruit sugar.

Cut the grapefruit in two crosswise, remove the seeds and squeeze out the juice and some of the pulp, loosen the latter with a sharp knife, add the orange juice and a little of the pulp, sweeten to taste, chill and serve. A little pineapple may be added, and if the grapefruit are not obtainable use oranges and a little lemon juice. The juice from raspberry or strawberry preserve improves the flavor.

Fish with Lemon Butter

There is no better accompaniment to a fish dinner than lemon in some form or other. The following recipe is a good way to utilize left over bits of fish, salt or fresh.

Boiled or broiled fish. 1 tablespoon lemon juice.
¼ teaspoon pepper. ½ cup butter.
Toast.

Cream the butter and pepper together, then add the lemon juice drop by drop until all the lemon juice is blended with the butter. Cut the toast in triangular pieces, spread with the lemon butter, arrange the fish on the slices of toast and serve.

Lemon Crumb Pudding

Here is something new in the way of bread puddings.

2 cups scalded milk. 2 cups bread crumbs.
¼ teaspoon salt. ¼ cup sugar.
1 egg. Grated rind 1 lemon.
3 tablespoons lemon juice. 1 tablespoon melted butter.

Pour the scalded milk over the fine bread crumbs, add salt and sugar, egg well beaten, lemon rind and juice and the melted butter. Pour into a buttered pudding dish and bake in a slow oven. Serve with creamy sauce or cream and sugar.

Creamy Sauce

½ cup butter. 1 tablespoon lemon juice.
Grated rind ½ lemon. ½ cup powdered sugar.

Cream the butter, add the sugar gradually while stirring constantly, then add the rind and the juice drop by drop. This may be warmed over hot water, beaten well and used as a liquid sauce.

Orange Cream Sherbet

Many of us who cannot store ice for the summer have to make the most of the winter for our frozen desserts. Sherbets are delightfully refreshing if you are fortunate enough to have ice; store these recipes until warm weather and you will find them easy to prepare and very much appreciated as a dessert.

Grated rind 1 orange. 2 cups boiling water.
1 cup sugar. Juice 2 lemons.
1½ cups cream. ½ cup sugar.

Pour boiling water over rind, add one cup sugar and cover closely. Let stand one half hour. Strain, add orange and lemon juice. Freeze to a mush, add cream beaten until stiff and sweetened with one half cup sugar and finish freezing.

Lemon Sherbet

Juice 3 lemons. 1½ cups sugar.
3 cups milk. 1 cup cream.

Mix the lemon juice and sugar, add milk and cream gradually. Pack with three parts ice to one part salt. Freeze until stiff. Remove dasher, drain off salt water and repack with four parts ice

and one part salt, and leave to ripen until needed.

Honey Mousse

This has the advantage of freezing without turning the freezer. In fact it may be frozen in any tightly covered dish packed in salt and ice.

1 teaspoon granulated gelatine. 1 tablespoon cold water.
1 cup honey. 2 oranges.
2 cups cream.

Peel the oranges and remove the inner white portion. Cut pulp in small pieces. Soak the gelatine in the cold water. Heat the honey, add gelatine, stirring until dissolved. Add orange and when cold add cream beaten stiff. Pack in equal parts of salt and ice and let stand three or four hours.

Orange Marmalade

This is a good time of year to lay in a supply of marmalade for the coming year. The following is the best recipe I have ever had, but it is necessary to use marmalade oranges and those are not always to be had.

3 lbs. bitter oranges. 9 pints water.
12 lbs. sugar.

Quarter oranges, squeeze out juice and remove seeds, which keep in a separate dish. Cut the peel in thin slices across the grain and cover with the water, with the exception of one pint which must be poured over the seeds. Let stand twenty-four hours. Drain water from seeds and add to oranges. Boil one hour from the time it begins to boil. Let stand another twenty-four hours. Bring to the boil and add heated sugar and boil until it jellies. The last I made jelled in about twenty minutes, but test it on snow or by putting a little in a saucer to cool. Be sure and do not discard any of the white part that lies between the orange and the yellow skin, in this is the pectin, or jellying substance. A fruit slicer may be purchased for \$1.35 and is a great help. By using this the oranges can be sliced very thin and the appearance of the marmalade much improved. Some grocers will loan one if you purchase the oranges and sugar from them.

Orange Marmalade No. 2

This marmalade may be made with any good oranges.

6 oranges. 1 lemon.
11 cups water. 7 cups sugar.

Peel fruit and slice very thin, slice lemon with rind on. Cover with the water and let stand twenty-four hours. Boil three hours, add sugar and boil one hour. Turn into sterilized glasses and seal.

Fruit Salads

Fruit salads are tasty and one can have an endless variety. Served with whipped cream they make an excellent dessert, or with mayonnaise dressing they may be used as the salad course, or as a "relish" for supper. The other night I was at a dinner where our hostess served as a salad half a pear on a lettuce leaf, a small ball of cream cheese on top and a few strips of pimento to add the touch of color (a little jelly will answer the purpose), with this she served a little boiled salad dressing and a slice of bread cut very thin and rolled up. Apples, celery and dates are a good combination. Sliced pineapple and lettuce make a nice salad. In fact you may put a little of almost any odds and ends of fruit you may have on hand together, add a little whipped cream and you have a good dessert or salad dish.

Lemon Pie

Lemon pie can scarcely come under the head of spring tonics, but lemon recipes are hardly complete without one for lemon pie. Here is one with bread crumbs that is very good.

1½ cups soft bread crumbs. 3 tablespoons lemon juice.
1 cup boiling water. 3 tablespoons butter.
1½ teaspoons cornstarch. 1 cup sugar.
2 egg yolks.

Grated rind 1 lemon.

Add the butter to the bread crumbs, pour the water over and let stand until soft. Mix sugar and cornstarch, add egg yolks well beaten and lemon rind and juice. Combine mixtures. Bake in one crust and cover with meringue.

Orange Puffs

½ cup butter. 1½ cups flour.
1 cup sugar. 2 teaspoons baking powder.
2 eggs. ½ cup milk.

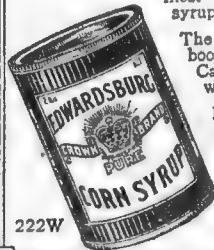
Bake in individual tins and serve with orange sauce. Gem pans do very well if one has not the individual tins.

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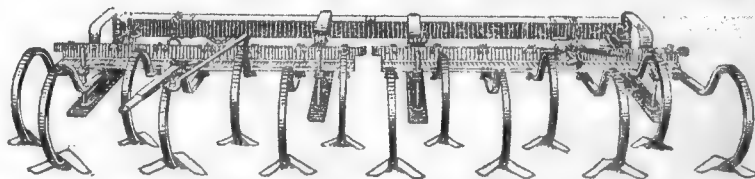
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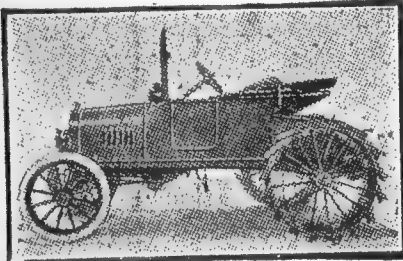
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UNITED MANUFACTURERS WINNIPEG

My Poultry Experience

Continued from Page 23

sior, straw and hay, and have had but one case of serious breakage reported. However, I have never yet been called on to replace broken eggs. I guarantee safe delivery or replacement, but do not guarantee any percentage of chicks hatched. I do all humanly possible to have fertile eggs and fresh, but so many circumstances over which no breeder has control enter into consideration after the eggs have left his charge that it is really impossible to make a practice of guaranteeing a certain number of chicks unless the original price of the eggs is increased greatly. I have in a case or two reported to me of poor hatches replaced the same free of charge, eggs from same pens and purchasers have reported good hatchings from them, thus going to prove that circumstances determine the success of the hatching. A few things that destroy a good hatch may not be out of place. Jarring and rough handling by express companies, long drives over rough prairie roads, chilling or overheating in transit, too much delay before setting, a bad setting hen, a badly run incubator, accidents to same and meddling with eggs during hatching. All these are things over which a breeder has no control whatever and are not legitimate grounds for condemning eggs as poor.

Shipping Live Birds

I ship birds in light but strong coops, providing feed, water and litter, and send birds and eggs charges collect. I send nothing now C.O.D., as unfortunately my experience in this way of shipping has not upheld my faith in human nature. One instance will show. Three birds were once ordered from me C.O.D. in a great hurry. I sent them. Two weeks after I heard from railway company that birds were in Regina and that there was no train service to the place birds were consigned, and there never had been any except construction trains. The birds came back unfit for sale and express charges amounting to three dollars as well to be paid by me. The intending purchaser naively wrote to say he took chances on birds coming thru by construction train, and did not consider he should pay half express charges (all I asked him), as it was bad enough to do without the birds, let alone pay anything! Besides C.O.D. is dearer to the purchaser and poultry products are too perishable to be sent this way. I always try to send what I think will please, and only in one case in seven years have had a complaint, which at first was very violent but dwindled by degrees to a grudging assent that after all everything was not so bad. At this point I recompensed the purchaser with stock a great deal better than he first ordered, and all finished well.

Egg Grading Problems

Summer eggs, after hatching season, I dispose of in different ways. Some I ship direct to creameries on the graded system, and others I pack for winter use and sale. A word on the graded egg system. To procure a better permanent market for our eggs, and there is no reason why such should not be done, this poultry product must be graded. Grading eggs and paying for them on a sliding scale must eventually improve our product. We must have good stuff when entering into competition in foreign markets against producers with a short haul to market like the Irish, Dutch and Danish farmers. But, at the same time, purchasing parties at creameries, packing houses, etc., must not abuse the grading system. Unfortunately for the egg trade, I think from my own observations after candling what eggs I ship, that they do this. The producer must be discouraged by results after not getting for eggs only three days old as much as he can get from the local merchant who buys blindly and in good faith every old egg put before him, whether a day or a month old, and this often occurs. Collecting houses must be honest in their grading or not grade. It will surely result in the last stage of the egg trade being worse than first unless grading is done conscientiously and correctly. This brings us to the country merchant. As mentioned above, the country merchant, as far as eggs are concerned, is too obliging to the man who has bad eggs for sale and hardly as good to the man with first class eggs.

The day when "eggs is eggs" and all eggs the same is past. A good egg is a better egg than a bad egg, and that is why every producer should sell direct to a packing plant or creamery, governmental or otherwise, unless it is to a country merchant who buys by test, i.e., candling. The egg marketing is a large question and entered into fully even by me, who is just on the outskirts of everything egg, would consume much time, paper and patience.

Most failures in poultry raising are caused either by carelessness and ignorance or over zeal and fussiness. Under the first category can be named such mistakes as poor, ill ventilated and ill lighted houses, dirt and dampness triumphing over cleanliness and dryness; the neglect of keeping birds clean from lice, etc.; exposure to draughts, the feeding poor and spoiled grain unfit for use; dirty nests and perches and dirty drinking utensils; overcrowding and the neglect to kill off all affected birds, and the thought that any old thing does for a hen. Under the heading of over zeal and fussiness can be named the over-feeding of chicks and hens, the meddling with setting hens, the keeping of too many different breeds, etc.

SHIPPING EGGS AND BREEDING STOCK

In shipping eggs the express companies allot the lowest rates with guarantee of safe delivery to the commercial carton of double corrugated cardboard. Any reliable poultry supply house carries these cartons, charging \$1.00 per dozen for 15-egg size and \$1.50 for 30-egg size. Larger sizes, holding fifty or one hundred eggs may be secured likewise. There is no objection to using baskets or boxes, packed with excelsior or bran, except that the express rate may be higher on these.

Specially ventilated cartons may be obtained for shipping chicks. For day-old chicks there is a special carton with a wooden bottom and slatted wood tops. These cost \$2.75 per dozen in single size and \$4.00 per dozen for double-bird size. For the sake of warmth the bottom should be padded with cotton batten. Chicks shipped direct from the incubator will stand a three-day journey without food; but if they are two days old before starting, they should be given a drink of milk, and some bread crumbs should be put in to eat on the train.

Exhibitors frequently use the cotton coop, but are required to pay double express rate. For pullets and hens market cartons about 3 feet by 30 inches by 10 inches deep are often used.

Regulations

The regulations covering the shipping of live poultry are quite clear, and any farmers sending out coops not conforming to these regulations cannot be reimbursed for any losses occurring due to infringing on the regulations. These regulations are as follows: Coops containing live poultry for market or consumption must have sides, ends and tops slatted. Tops with slats more than 1½ inches apart must be protected by wire netting. Coops containing chickens or ducks must not be less than 12 inches nor greater than 16 inches in height for each tier of birds. Coops containing turkeys and (or) geese must not be less than 16 inches nor more than 22 inches in height for each tier. Coops must not exceed 30 inches in width nor 48 inches in length. Shipments of live poultry in broken or weak jointed coops and coops not conforming to the above measurements must be refused.

When hens are crowded too closely in a poultry house, one sick bird will often give the germs to a dozen others in a single night, and if the others are not very strong and healthy they will at once develop these germs into the disease.

Hens with colds frequently tuck their heads under their wings and a lot of mucus from their nostrils is deposited there. In such cases it should be thoroughly washed off with water containing some disinfectant and then wiped thoroughly dry.

Always put the incubator in a place where the ventilation is good, the air pure and the temperature as even as possible, but not too cold.

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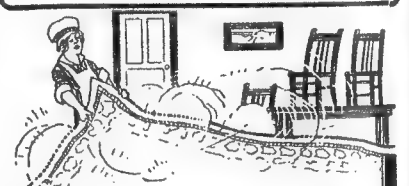
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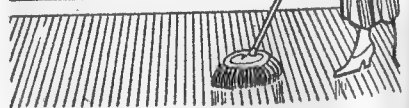
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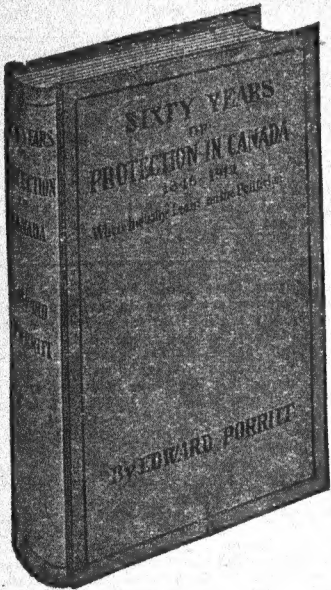


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—Manitoba Free Press

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The protective tariff has absolutely broken down and failed to produce the revenue required by the Dominion of Canada and it has also failed to build up large industries which are supposed to consume the products on the farms. Some change must be made. The tariff burden on the farmers of Western Canada is enormous, costing not less than \$200 a year in extra taxes upon the average family. These taxes are not seen because they are indirect, but they are nevertheless certain and are included in the price of pretty nearly everything the farmer has to purchase.

In order to show how the tariff works and the political machinery which keeps it in force, and the political corruption which it generates, we will send a copy of Edward Porritt's great book, "Sixty Years of Protection in Canada," absolutely free and postpaid to the first 200 farmers that apply for it. They are to keep it for five days, read it and examine it, and if in their opinion it is worth \$1.25 they are to send us that amount of money. If, however, they decide that the book is not worth \$1.25, they are to mail it back to us in as good condition as they receive it and there will be nothing to pay. In making this proposition we rely entirely upon the honesty of our readers.

"Sixty Years of Protection in Canada," by Edward Porritt, is acknowledged by all to be the most complete and enlightening history of the Canadian tariff ever written. Nowhere else can one find such a thorough going treatment of the political and economic facts of protection, the influences which dictate tariff changes, the free trade movement in Canada, the various attitudes taken by the Liberal and Conservative parties and the importance of the Grain Growers' movement.

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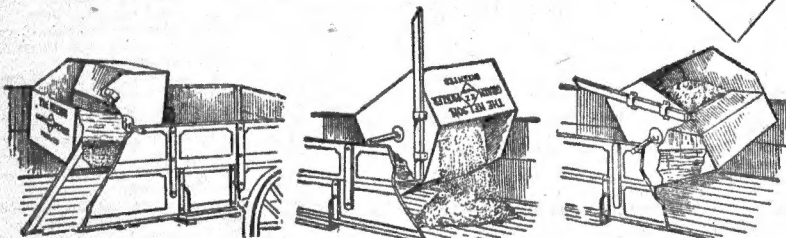
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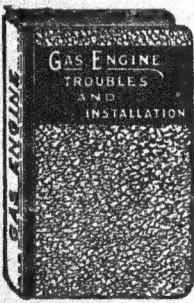
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United Farmers of B.C. Organized

Continued from Page 38

shareholders must be an actual producer. Subscriptions up to date \$70,000, 20 per cent. cash, balance promissory note for ten months, to be paid in ten monthly payments out of milk delivered. A trust fund is provided to take up the stock of any shareholder who ceases to be a producer. They propose to establish their own delivery plant in Vancouver, cutting out the waste that now obtains between the producer and consumer. The secretary informed me that banks were giving them every support possible, both by way of encouragement in getting shareholders and in granting loans. The business is under the direction of seven directors, elected by the shareholders.

The outstanding problem confronting the fruit growers and other farmers in British Columbia is that of farm labor. In former years ample supply of Chinese labor was available whenever a shortage of white labor occurred. This source of supply is now cut off, partly due to the excessive head tax imposed on Orientals, and partly due to the fact that Orientals are leasing fruit and vegetable lands which apparently they can cultivate more successfully than white people because of the facilities they have for securing labor.

An animated discussion on the question of Chinese labor took place at each of the farmers' conventions in Victoria during the convention week. A resolution was passed by the fruit growers asking the rescinding of the Chinese Head Tax Act. It was pointed out that its present operation militates against the white man, inasmuch as all Chinese labor is brought in by contract. The Chinaman will lease a farm, make contract for his farm help in China at a very low rate of wage, while the white man has to pay now as much wage for a Chinaman to cultivate his fruit crop as for a white man. There was a consensus of opinion among the fruit growers that Chinamen should be allowed to enter free, under contract, to operate on a farm for a certain number of years and then return to his native land.

GERMAN DEFENSIVE GIVING WAY

The objects aimed at when the battle of the Somme was launched have been attained. As a result of the great offensive, launched last July, the first phase of which lasted four months and was marked by the most stupendous artillery activity and some of the most desperate fighting of history, the dominating ridge from Thiepval to Comblès was captured. This enabled the Allies to render untenable the parallel but lower series of ridges which lay beyond Bapaume and to the south, sheltering Peronne. The first great offensive was followed by steady pressure in the districts of the Somme and the Ancre with the result that the whole German front, from the neighborhood of Arras to Soissons, a distance of nearly 80 miles, has collapsed and the Germans, closely pressed by their foes, are now falling back upon a new line of prepared defences which will run, it is believed, from Craonne, on the Aisne, to Laon and thence to Cambrai and to Lens. This will involve a retirement at the deepest point of more than 30 miles and hundreds of square miles of territory will have been regained for France.

The collapse of the German line on so wide a front marks the most important gain for the Allied forces since they hurled the invader back from the Marne in the early stages of the war. Coming as it does, with the triumph of the Duma in Russia, which shatters German hopes of a separate peace with that empire it will result in depressing the spirits of the German people. It is now believed that we are beginning to see the fulfilment of the prediction made, a year or more ago, as to the gradual exhaustion of the reserves of the Central powers simultaneously with the increasingly efficient mobilization of the resources of the Allies, resulting in the crushing in of the Teuton defences. It will be some time before the full force of the pressure of the Allies can be made effective. Russia is re-arranging her internal affairs and will require some weeks to enable her to strike a heavy blow. The Italian offensive, halted by winter weather, will soon be renewed.

LIVESTOCK COMMISSIONER

It was announced last week that W. W. Fraser, of Winnipeg and formerly of Emerson, Manitoba, has been appointed Livestock Commissioner for Manitoba by the Hon. Val. Winkler, Minister of Agriculture. Mr. Fraser was a well known farmer having exhibited stock at Manitoba fairs from ten to twenty years ago. For the past few years he has been mainly engaged in the real estate and lumber business in Winnipeg. He will have an office in the Parliament Buildings.

The appointment of a livestock commissioner has stood in abeyance in Manitoba for a good many months. At a meeting of the combined executive of the livestock associations in Brandon, during winter fair week, a committee was appointed by the executive to recommend to the Minister of Agriculture the appointment of J. B. Davidson, of Myrtle, Man., as commissioner. Apparently this recommendation was not made or did not meet with the approval of the departmental head.

Women's Institutes' Convention

Continued from Page 4

the women at the three agricultural schools during the school session, to give directors power to appoint committees at any time, and to give \$25 yearly to the agricultural school having the highest average attendance.

The following officers were elected: President, Miss Isabel Noble, Daysland; vice-president, Mrs. Fleming, Sedge-wick; vice-president, Mrs. McKenzie, Nightingale; secretary, Mrs. A. H. Rogers, Fort Saskatchewan; directors: Mrs. Grisdale, Vermillion; Mrs. Montgomery, Wetaskiwin; Mrs. Hummidon, Carmangay.

The convention was brightened by an informal reception held at the Palliser Hotel on Wednesday evening, when the members had the opportunity of becoming acquainted with each other. Vocal solos were given during the convention by Mrs. Eaton, of Edmonton, and piano numbers by Mrs. Montgomery of Wetaskiwin.

The Baited Trap

Continued from Page 18

cat knows its lifelong home. What's the matter with you and I joinin' forces—"

But he got no further. Sherwood, eyes shining, was wringing his hand in a grip of steel.

"Bob—you'll let me call you Bob, won't you?—you're a true-blue thorn-bred! We'll make a blazing success. With your practical experience and my scientific knowledge—you've got to use science in running a farm nowadays, Bob—"

A smart rat-a-tat-tat on the door interrupted him, and Dolores' voice called to them gaily:

"What are you two plotting in there! Mayn't I come in?"

"You sure-may, Dolly!" shouted her brother, and flung the door open. "Bob and I are plotting to dig several pots of gold from the ground around here."

She stood, now in the open doorway, looking merrily from one to the other, eager to enter into their sprightly mood. And Bob, gazing upon her loveliness, added boldly on the moment's impulse: "And I'm plotting to steal your heart!"

Which was, as he afterward confided to his wife the most important speech he had ever made.

(The End.)

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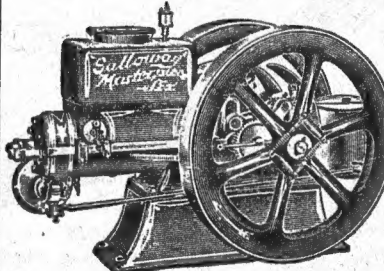
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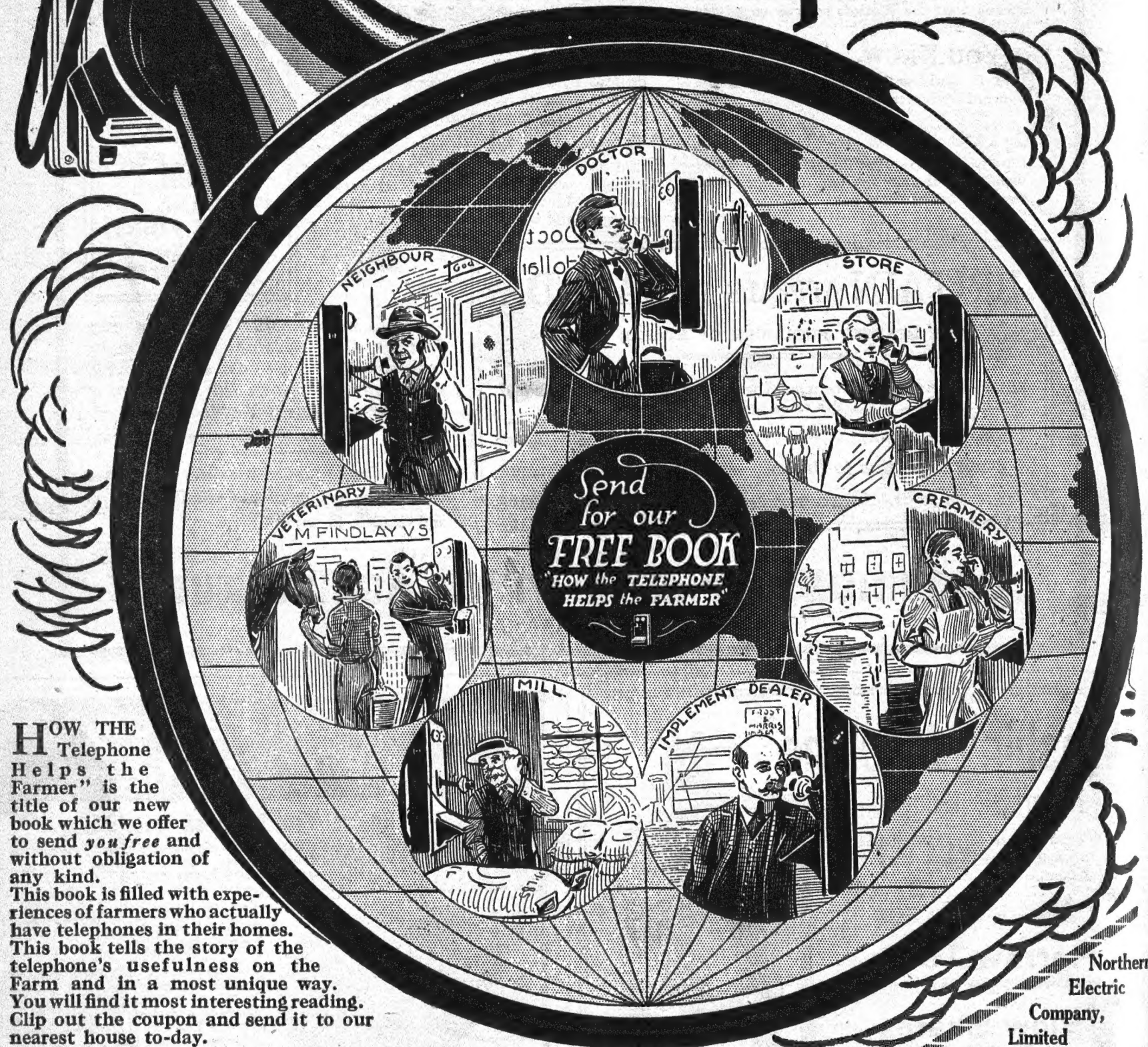
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